



SPOTLIGHT

DECEMBER 2007 AMERICAN INCOME LIFE & NATIONAL INCOME LIFE VOL 40 NO 12



- **2009 Convention Destination Announced**
- **A Note from Joe Gordian**
- **PR Reps on the Picket Line with WGA**

*Happy
Holidays*



FROM THE DESK OF:
Scott Smith
Executive Vice President &
Chief Marketing Officer

Two Good Reasons

I am often asked where I get my passion. It's a question I would ask of anyone I met with my level of ambition, because passion is vital to achieving your goals. You will not enjoy any level of success unless you are passionate about what you do, what you believe in, who you believe in, and the plan which you have adopted.

I believe who we are today is mostly influenced by those around us in our formative teenage years. My father was undoubtedly responsible for a significant amount of who I became. Although he passed away when I was relatively young, I remember everyday what he stood for or the lessons I learned from him. Let me tell you a little about him.

My dad believed that if you took care of yourself and your business, everything else would fall into place. He didn't get frazzled about what he couldn't control. He was not very social, and he was definitely not concerned about being my friend. He was only concerned about being the best *father* he could be. I was involved in sports three seasons a year and my dad made it to most of my games. But as I reflect back I recall he never sat in the stands. He didn't want to listen to other parents, and he didn't want to apply pressure to me with his visibility. He was not there for entertainment but to evaluate me. But when I got home, he sure had no issue reviewing the events of the game in detail, one on one. My dad was not easy to please and he seldom gave praise, but I realize when reflecting that this made the praise he *did* give really meaningful.

My family did not have much materially, but we were fairly close knit and happy, which made my father's unexpected death all the more difficult. I can remember getting that call in the middle of the night like it was yesterday.

So what does my dad have to do with you selling life insurance?

When you take the time to reflect on who you are and how you came to be so, you must think of those most responsible for shaping your values. It's a true motivator. When I have these recollections, it makes me feel an obligation to attempt to be as good a role model for my family as my dad was to me. Herein lies the lesson. It took awhile to acknowledge the role my father had played in my life. In fact, it took until I became a father to realize that I possess the ability to carry the same influence on others in similar circumstances. It's almost as if he tricked me into becoming for others what he was to me. I try to provide leadership in the same manner he provided to me. I do not need your friendship; I command your respect. I do desire your friendship, but it is not absolutely necessary. What is necessary is that you become as good and productive an individual as your potential allows. I am a work in progress, trying to get better at my profession today than I was yesterday.

How about you — personally or professionally? Are you not only motivated by what your personal goals are, but also by the fact you are a role model for those around you? It does not need to be your children. It can be anyone who views or can be influenced by your actions, including those in your agency. It does not matter if you're a manager or a personal producer, you're going to get some significant satisfaction out of someone who emulates who you are and how you conduct yourself. It is okay to do it for yourself, but you can hit two birds with one stone and also positively influence others.

You are a person of influence.

You're being watched.

SGA CAREER TRACK

New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an e-mail to: futuresga@aillife.com.

TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$1,321,824.57 in bonuses. For more information on the monthly bonuses, turn to Page 8.

REQUIRED RETENTION RATE

Effective Jan. 1, 2007, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

DATES TO REMEMBER

Tuesday, Jan. 1, 2008
The Home Office will be closed for New Year's Day.

Tuesday, Jan. 29, 2008
All business and PR credits must be at the Home Office to count for January production.

CORRECTIONS

PR Representative Brenda DiSomma was inadvertently omitted from *Spotlight* recognition last month. She is a Category A PR Rep. She should have been ranked #4 monthly with 2,359 cards and #3 year-to-date with 20,254 cards.

Also, the first paragraph of the I CARE page should have read "[...]Ken Blanchard's and Sheldon Bowles' books *Raving Fans* and *Gung Ho*. In 2003 and 2004 we introduced..." We apologize for any confusion.



Look for hidden in this issue!

FOUNDER'S CLUB OUTSTANDING PRODUCERS

November 2007

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G *	RETENTION
Mark Beckford	Eric Giglione	1	63,317		77.0
Timothy Cruise	Altig-Orlovic	22	70,787		80.9
Daniel Potilechio	Bob Olson	8	52,710		87.1
Freida Yakubov	Tom Williams	1	53,401		89.7

*Percentage of Net to Gross

LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2008 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2008 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to the Westin Rio Mar Beach Golf Resort and Spa in Puerto Rico! The convention will be held May 15-18, 2008.*



American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Home Office
254-761-6400

Web Sites
www.aillife.com
www.nilife.com
www.WorkAtAIL.com
www.WorkAtNILICO.com

Recruiting Support
www.aillife.com/rms
www.aillife.com/recruiting

SPOTLIGHT

Published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income for reproduction or other use of material herein.

Editor & Writer
Danielle Yannazzo
dyannazzo@aillife.com

Design Director
Sam Yarbrough
syarbrough@aillife.com

Graphic Designer
Annalee MacFie
amacfie@aillife.com

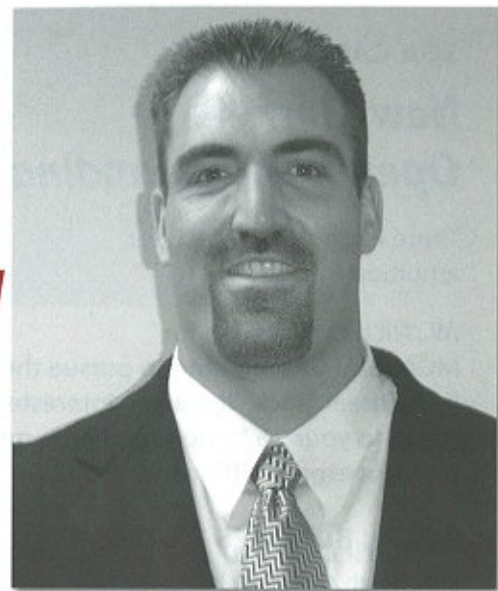
Contributors
Paula Clements
Jennifer Crupe
Rhonda Cunningham
Amy Dechant
Carrie Eckles
Lisa LaValley
Kathy Lockhart
Pat Nevarez
Linda Resendez
Susan Strakos

© 2007 by American Income Life Insurance Company

Movin' On Up!

State General Agent

Scott Rehberg Cincinnati, OH, KY & IN



Regional General Agent

James Bailey Troy Plummer

Master General Agent

Flavia Brakling David Perry Reynaldo Singson Albert Thompson
 Alvin Hagens Michael Polzer Thomas Stewart Averyl West-Washington
 David Montgomery Toby Potter Maijargal Sukhbaatar

General Agent

Jessica Chancey-Higginbotham Aaron Gebke Jimmy Tchen
 Patricia Davies Sebastian Kazek Brian Wolchok
 Vanessa Garcia Chad Neff Gevorg Yanukyan

Brock Adams Roghie Hassanloo Brian Innes Jeffrey Yazwa
 Aaron Burke Gerald Hayes David Schneider
 Jaime Cervera Ashley Hendsbee John Szoka
 Randy Durazo Stephen Hill Richard Walsh

Supervising Agent

Deborah Anderson Salvatore Costa Bekky Miyahira-Salazar Michael Washburn
 Mary Attie David Frissell Alfredo Salazar
 Elizabeth Cazares Sanya Hudson David Thomas

Jason Aquilante Robert Hearn Shelly Owen
 Yvonne Brown Ann Doucette Alfredo Ramirez
 Mathew Bunderson Lisa Dove Blagoj Ristov
 Kevin Burk Adam Ellis Kyle Kollhoff Linda Sapien
 Randy Calero Nene Emesih Douglas Kosowan Adam Shusheski
 Damien Cannaday Michael Fisher Candace Lierd Andrew Streiff
 Jesus Cardenas Kristin Garramone-Hager Ashley Livieri Lavinia Uhila
 David Carr Jessica Gowanlock Joshua Long Lee van Delft
 George Cornias I-Perfection Harris Paul Lopez Dichita Warren
 Wayne Coulombe John Harrison Martin McCarthy Justin Wilson

Happy Anniversary

Thanks for all you do. Congratulations!

24 Years of Service

Mark Hancock

18 Years of Service

Brett Hulme

16 Years of Service

Judy Hinz

14 Years of Service

Earle Harris
 David L Williams
 Jenny Williams

12 Years of Service

Nancy Rising

10 Years of Service

Russell Chang

9 Years of Service

William Sanders
 Ruben Soberanes

8 Years of Service

Scott Baker
 John Franklin

6 Years of Service

Arnold Iacoviello
 Larry Lozano
 Christy Starr

5 Years of Service

Andrew Bishop
 Arthur Greene
 Mathew MacCannell
 Karen McQuoid
 Mark Peltz
 Denis St. Pierre
 Dustin Venekamp

4 Years of Service

Justin Germany
 Ed Olfert
 Amir Sedaghat

3 Years of Service

Sue Akers
 Heidi Diecedue
 Sebastian Kazek
 Rosanne Landon
 Raymond Lopez
 Susan O'Bryon
 Thomas Parker
 T J Rowell
 Anna Vaculikova
 Kouame Yoboue

2 Years of Service

Brian Allt
 Simon Arias
 Brandon Braun
 Mark Corkrean
 Bradley Ellison
 Timothy Frahm

2 Years of Service (cont.)

Deborah French-Gorman
 Marilyn Gonzalez
 Theodore Greer
 Lovely Johnson
 Garret Kun
 Melissa Losk
 Kelvin McDiarmid

1 Year of Service

Alberto Alcalá
 James Bennett
 Richard Blake
 Karen Brown
 Mario Chavez
 John Elgert
 Shannon Hernandez
 Darin Hershfeldt
 Blake Higuchi
 Anne Humphreys
 Jessica Ingerick
 Crystal Jackson
 Theresa Kriel
 Michael McIntosh
 Liviu Mercea
 Erin Moyer
 Trisha Murphy
 Jayson Pocius
 Michael Polzer
 Erna Powell
 Alanna Saddler
 Sergey Sagan
 Leslyn Vieira
 Matthew Watson

52.5% 55% 57.5% 60%

Individual Producers



1. Benham Halali
Concord, CA



2. Filippo Havili
Auckland, NZ



3. Amir Sedaghat
Vancouver, BC



4. Kevin Ishikane
Kailua, HI



5. Bianca Zaragoza
Phoenix, AZ



6. Roghie Hassanloo
Toronto, ON



7. Karen Stockwell
Phoenix, AZ



8. Timothy Cruise
Redmond, WA



9. Jose Lopes
Middletown, CT



10. Robert Ulreich
Concord, CA

November Production

All Time Record to Beat
MONTH: \$62,536 NET ALP ZACHARY HART

Name	Net ALP	NG*	Rtn	MGA	SGA
1. Benham Halali	\$38,816		82.3	Christopher Stephens	Jatoft-Foti
2. Filippo Havili	23,256	96		Jeff Ribman	Steve Friedlander
3. Amir Sedaghat	23,030		86.2	Amir Sedaghat	Altig-Orlovic
4. Kevin Ishikane	22,897	85		Daven Hermosura	Altig-Orlovic
5. Bianca Zaragoza	22,772		74.0	Megan Olson	Steve Hartman
6. Roghie Hassanloo	22,467	86		Byron Paz	Josh Chalom
7. Karen Stockwell	20,796		70.4	Megan Olson	Steve Hartman
8. Timothy Cruise	20,689		80.9		Altig-Orlovic
9. Jose Lopes	19,604		77.2	Melanie Cohen	David Zophin
10. Robert Ulreich	19,466		85.8	Steven Foti	Jatoft-Foti
11. Talonda Davis	19,142	88		Maxine Moody	David Zophin
12. Sosaia Havili	19,125	94		Jeff Ribman	Steve Friedlander
13. Max Quasem	18,934		81.9		Cohen-Cohen
14. Helen Taylor	18,854		87.5	Harpreet Gujral	Altig-Orlovic
15. Prashant Borda	18,400	89		Harjeet Rana	Imran Satti
16. Kyle Crawshaw	18,329	98		Harjeet Rana	Imran Satti
17. Aaron Gilbert	17,148	100		Dianne Faligowski	Altig-Orlovic
18. David Farraway	17,014		73.8	David Farraway	Altig-Orlovic
19. Kelly McDonald	16,934		72.1	Rick Mansfield	Altig-Orlovic
20. Marinela Achim	16,839		80.4	David Solomonov	Josh Chalom

YTD Production

All Time Record to Beat
YTD: \$278,449 NET ALP ZACHARY HART

Name	Net ALP	NG*	Rtn	MGA	SGA
* 1. Jose Lopes	\$219,414		77.2	Melanie Cohen	David Zophin
* 2. Max Quasem	218,871		81.9		Cohen-Cohen
* 3. Benham Halali	212,662		82.3	Christopher Stephens	Jatoft-Foti
* 4. Bianca Zaragoza	168,522		74.0	Megan Olson	Steve Hartman
* 5. Timothy Cruise	158,869		80.9		Altig-Orlovic
* 6. Robert Ulreich	154,914		85.8	Steven Foti	Jatoft-Foti
* 7. Kevin Appasamy	154,166		81.5		Altig-Orlovic
* 8. Steven Stensrud	152,205		83.8	Steven Stensrud	Altig-Orlovic
* 9. Helen Taylor	151,949		87.5	Harpreet Gujral	Altig-Orlovic
* 10. Samantha Chui	149,478		81.9	Samantha Chui	Williams-Williams
11. Kelly McDonald	143,649		72.1	Rick Mansfield	Altig-Orlovic
12. Yvonne Hernandez	141,352		83.9		Cohen-Cohen
13. Scott Remmey	139,324		72.4		Eric Giglione
14. Daniel Potilechio	138,624		87.1	David Wang	Bob Olson
15. Mark Beckford	131,911		77.0	Diane Carrion	Eric Giglione
16. Karen Stockwell	131,078		70.4	Megan Olson	Steve Hartman
17. Marinela Achim	130,189		80.4	David Solomonov	Josh Chalom
18. Ruben Soberanes	129,489		69.5	Doreen Ryan-Foti	Jatoft-Foti
19. Edward Hanna	126,429		73.6	Edward Hanna	Tom Williams
20. Wayne Fader	122,288		83.9	Wayne Fader	Marc Rosen

*Percentage of Net to Gross

Supervising Agents

Supervising Agent selection guidelines for recognition in the Spotlight are as follows:
Must have one First Year Agent coded and meet all production requirements.



1. Lorenzo Lameko
Auckland, NZ



2. Lita Lameko
Auckland, NZ



3. Michael van Delft
Halifax, NS

November Production

All Time Record to Beat
MONTH: \$68,050 NET ALP MARY ANN GAELIC

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
1. Lorenzo Lameko	\$57,300	\$62,393		77.9	Jeff Ribman	Steve Friedlander
2. Lita Lameko	52,021	55,151	90		Jeff Ribman	Steve Friedlander
3. Michael van Delft	33,531	35,089		81.3	Brian Allt	Imran Satti
4. Michael Garrett	31,294	30,550	91		Harjeet Rana	Imran Satti
5. Dona Blake	27,398	29,054	87		Eric LaBossiere	Altig-Orlovic

YTD Production

All Time Record to Beat
YTD: \$443,893 NET ALP MARY ANN GAELIC

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Michael van Delft	\$221,539	\$260,558		81.3	Brian Allt	Imran Satti
2. Lorenzo Lameko	220,339	266,796		77.9	Jeff Ribman	Steve Friedlander
3. Lita Lameko	197,765	216,874	90		Jeff Ribman	Steve Friedlander
4. Raymond Risucci	151,363	235,829		76.7	Dorian Oldham	Durhon Oldham
5. Fialelei Naititi	82,350	24,035	95		Jeff Ribman	Steve Friedlander

General Agents

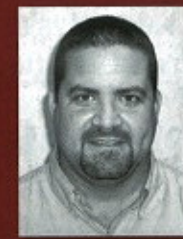
General Agent selection guidelines for recognition in the Spotlight are as follows:
Must have two First Year Agents coded and meet all production requirements.



1. Stephen Hill
Auckland, NZ



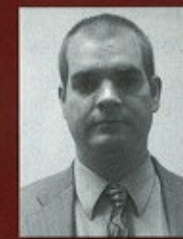
2. Erin Moyer
Middleton, CT



3. Stephen Bendure
Columbus, OH



4. Alex Grakhov
Cleveland, OH



5. Michael McIntosh
Halifax, NS

November Production

All Time Record to Beat
MONTH: \$203,596 NET ALP TAINA LAMEKO

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
1. Stephen Hill	\$69,859	\$85,634	94		Jeff Ribman	Steve Friedlander
2. Erin Moyer	43,253	55,223	91		Maxine Moody	David Zophin
3. Stephen Bendure	35,420	32,068		74.0	Timothy Clark	Surace-Smith
4. Alex Grakhov	34,912	35,504		77.2	Nicholas Zangardi	Surace-Smith
5. Michael McIntosh	33,672	35,143	88		Harjeet Rana	Imran Satti
6. James Aalders	30,035	33,836		70.1	Harjeet Rana	Imran Satti
7. Robert Kanaan	29,337	26,108		68.9	Harjeet Rana	Imran Satti
8. Jeffery Thiel	28,717	28,059	80		Timothy Clark	Surace-Smith
9. Marino Baca	26,469	31,738		70.9	Randy Teyssier	Chris Hernandez
10. James Allen	25,444	30,133	91		Travis Moody	Surace-Smith

YTD Production

All Time Record to Beat
YTD: \$864,620 NET ALP

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Pamela Ladd	\$220,403	\$448,012		70.6	Dorian Oldham	Durhon Oldham
* 2. Stephen Bendure	213,930	346,888		74.0	Timothy Clark	Surace-Smith
* 3. Michael Boyer	188,133	175,506		77.4	Rodney Ward	Paul Rumbuc
* 4. Stephen Hill	170,942	249,899	94		Jeff Ribman	Steve Friedlander
* 5. Alex Grakhov	150,344	180,900		77.2	Nicholas Zangardi	Surace-Smith
6. Brandon Braun	139,954	241,028		68.4	Rodney Ward	Paul Rumbuc
7. Garret Kun	130,735	359,600		75.2	Samuel Cohen	Fred Hadayia
8. Erin Moyer	128,013	202,402	91		Maxine Moody	David Zophin
9. Michael McIntosh	127,165	168,092	88		Harjeet Rana	Imran Satti
10. Jeffery Thiel	125,916	156,523	80		Timothy Clark	Surace-Smith

Encore! ■ Spotlight December 2007 7

\$ Show Me the Money \$

Retention Bonus*

PR Bonus*

QUALIFIER	SGA	AMOUNT
Benham Halali	Jatoft-Foti	\$7,763.20
Amir Sedaghat	Altig-Orlovic	5,004.97
Timothy Cruise	Altig-Orlovic	3,930.95
Robert Ulreich	Jatoft-Foti	3,893.35
Jose Lopes	David Zophin	3,874.56
Bianca Zaragoza	Steve Hartman	3,871.25
Helen Taylor	Altig-Orlovic	3,770.91
Max Quasem	Cohen-Cohen	3,740.88
Ed Olfert	Altig-Orlovic	3,498.30
Karen Stockwell	Steve Hartman	3,327.36

TOTAL RETENTION BONUS PAID: \$229,747.43

142 Producers Qualified

QUALIFIER	SGA	AMOUNT
Al Wall	Josh Chalom	\$4,384.89
Malka Arony	Steve Hartman	2,118.08
Casandra Robinson	Alt.-Orl.-Trab.	2,006.75
Laurie Onasch	Manone/Alt.-Orl.	1,653.53
Mary Hinterberger	Steve Greer	1,639.00
Manon Brulotte	Alt.-Orl.-Lyse	1,479.25
Charles Hill	Jatoft-Foti	1,412.39
Rona Pileggi Spano	HO Chicago	1,275.75
Jenny Williams	Altig-Orlovic	1,263.00
Vivian Dwyer	Alt.-Orl.-Hay/Bitman	1,185.50

TOTAL PR BONUS PAID: \$46,163.23

104 PR Reps Qualified

MGA Bonus*

BR Bonus*

QUALIFIER	SGA	AMOUNT
Steven King	Paul Rumbuc	\$1,558.36
Corey Neff	Alt.-Orl.-Ven.	968.98
Harpreet Gujral	Altig-Orlovic	928.64
Elaina Bosco	Tom Williams	881.29
Jim Bianchi	Durhon Oldham	733.73
Dorian Oldham	Durhon Oldham	702.74
Christopher Stephens	Jatoft-Foti	582.25
Melanie Cohen	David Zophin	490.12
Philip Prata	Theodore Pappas	460.09
Matthew Melhorn	Fred Hadayia	457.22

TOTAL MGA BONUS PAID: \$12,670.78

28 Managers Qualified

QUALIFIER	SGA	AMOUNT
Jeff Ribman	Steve Friedlander	\$35,421.02
Timothy Clark	Surace-Smith	11,811.11
Harjeet Rana	Imran Satti	11,658.89
Brett Gryska	Durhon Oldham	10,016.74
Maxine Moody	David Zophin	9,991.55
Jim Bianchi	Durhon Oldham	7,343.37
Philip Prata	Theodore Pappas	6,326.49
Samuel Cohen	Frederick Hadayia	6,043.65
Rebecca Klebsch	Joe Manone	5,688.79
Michael Vasu	Surace-Smith	5,512.72

TOTAL BR BONUS PAID: \$428,858.61

458 Managers Qualified

Reinstatement Bonus*

New Agent Bonus*

QUALIFIER	SGA	AMOUNT
Sami Mogannam	Jatoft-Foti	\$1,818.38
John Bulecza	Matt Henderson	938.93
Balvino Cardoza	Cohen-Cohen	796.48
James Larkin	Theodore Pappas	765.78
Preeti Sahgal	Josh Chalom	594.66
Julie Wells	Chris Hernandez	584.10
Hank Gordon	Bob Olson	518.58
David Jackson	Tom Williams	405.60
Diana McNair	Eric Giglione	401.77
David Wang	Bob Olson	391.50

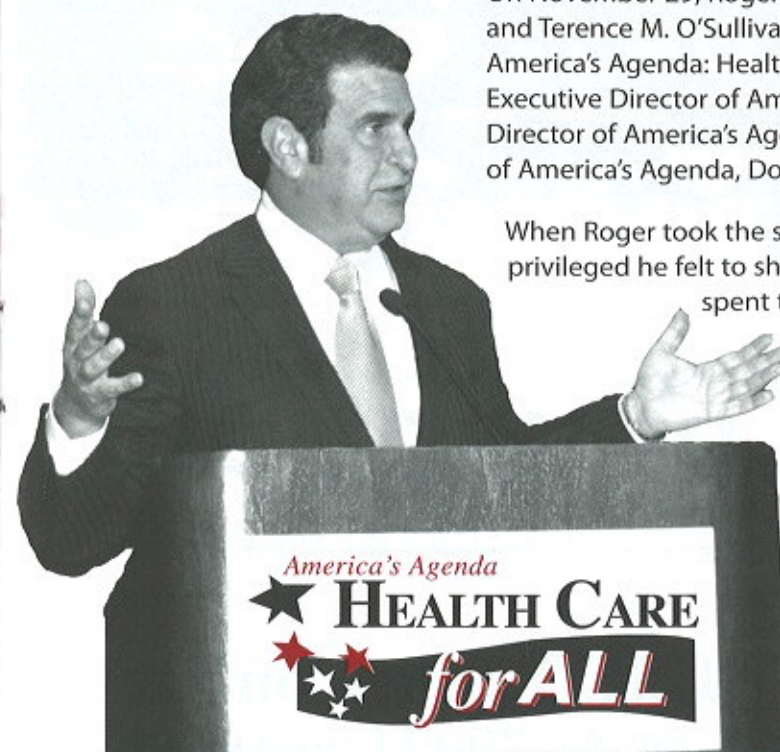
TOTAL REINSTATEMENT BONUS PAID: \$17,456.20

83 Producers Qualified

QUALIFIER	SGA	AMOUNT
Filipo Havili	Steve Friedlander	\$4,411.37
Prashant Borda	Imran Satti	3,939.90
Roghie Hassanloo	Josh Chalom	3,718.13
Athar Sheikh	Josh Chalom	3,644.55
Lisati Tulimanu	Steve Friedlander	3,643.23
Tevita Uasilaa	Steve Friedlander	3,395.22
Kyle Crawshaw	Imran Satti	3,173.66
Lorie Keller	Altig-Orlovic	3,155.63
Daniel Kelly	Mat Hart	2,849.88
Lute Havili	Steve Friedlander	2,833.91

TOTAL BR BONUS PAID: \$586,928.32

1,138 Producers Qualified



On November 29, Roger Smith was honored, along with the Honorable Richard Gephardt and Terence M. O'Sullivan, at the second annual Heroes of Health Care Dinner hosted by America's Agenda: Health Care for All. The event opened with remarks from Mark Blum, Executive Director of America's Agenda, and Kenneth Thorpe of Emory University, Policy Director of America's Agenda. After they spoke, the master of ceremonies and president of America's Agenda, Doug Dority, introduced Roger and the other honorees.

When Roger took the stage, he expressed his thanks for the recognition and how privileged he felt to share the spotlight with Gephardt and O'Sullivan, men who have spent their entire lives helping the working public. Roger stated, "I have never written legislation or shepherded its passage. I do not know the nuances of committee structures, legislative calendars and joint conferences. I am not a master of politics.

I am the voice of that disenfranchised teen, a struggling young entrepreneur, a father, a husband, a friend, and an employer of union workers... the juggler of resources and priorities of those whose care I am entrusted.

Health care and the work done by America's Agenda: Health Care for All is deeply personal. I believe that together each and every one of us *must* become part of the solution."

INTERNATIONAL BROTHERHOOD OF TEAMSTERS

25 Louisiana Avenue, NE
Washington, DC 20001



JAMES P. HOFFA
General President
November 21, 2007

By Facsimile & Regular Mail

Mr. Roger Smith
President & CEO
American Income Life Insurance Company
1200 Wooded Acres Drive
Waco, Texas 76710

Dear Roger:

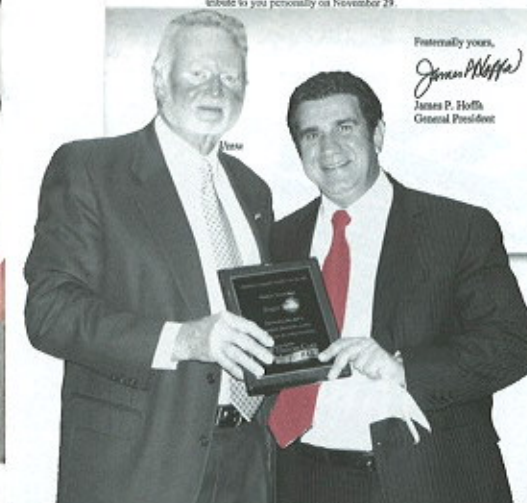
I first want to congratulate you on being honored by America's Agenda: Health Care for All as a Hero of Health Care this year, along with Terry O'Sullivan and Dick Gephardt, two other great friends of labor and the Teamsters Union. Your defense and hard work towards reforming health care in this country is being recognized and is truly making a difference today. Your leadership has been hugely important to this Union and many others nationwide.

Regrettably, I will not be able to attend the November 29 dinner at the Capital Hilton in Washington, as I have an engagement at the Chinese Embassy welcoming a visiting delegation from the All-China Federation of Trade Unions (ACTU). I want you to know that my Executive Assistant, Leo Deane, will be there on my behalf, along with other members of my staff and IFT Department Directors.

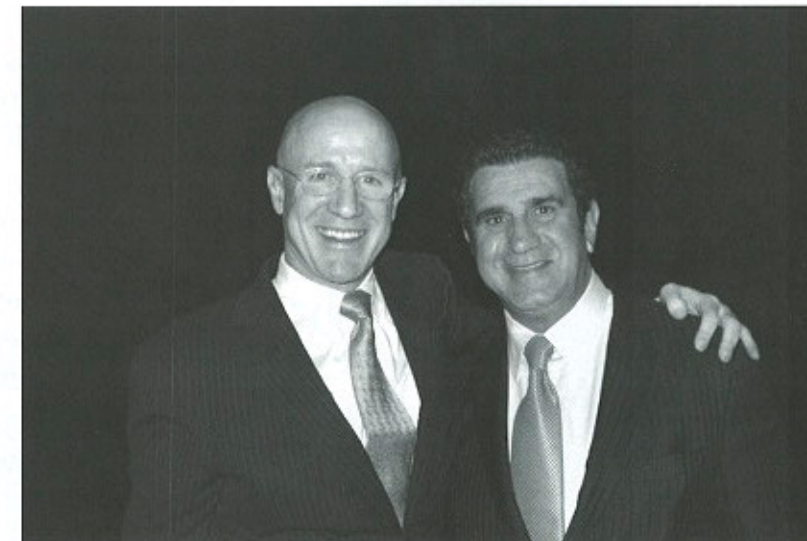
Again, I commend you on the work you are doing and only wish I could pay tribute to you personally on November 29.

Fraternally yours,

James P. Hoffa
James P. Hoffa
General President



Clockwise from top right: Roger Smith with Mark Blum, Roger with the Honorable Richard Gephardt, and Roger receiving his award from Doug Dority.



2009 Convention

Lights! Camera! Action!

AIL/NILICO Takes on LA for the 2009 Convention

What is a better place for our own yearly award show than the luxurious hotel that holds the Golden Globes? The 2008 AIL/NILICO Convention will be held at the Beverly Hilton on legendary Wilshire Boulevard.

Since 1955, the Beverly Hilton has opened its doors to host some of the greatest entertainers and parties, making it a prime destination for some of the world's most experienced travelers. A recent \$80 million renovation has completely reinvented this landmark, making it a place "where grand traditions meet bold innovation."

Our convention is sure to be an event you do not want to miss.



Qualifications:

Career Agents: Write \$80,000 of Net ALP as of Dec. 31, 2008. For career agents contracted less than one year, the Net ALP will be pro-rated based on the number of months contracted after the sixth month. Personal producers can also qualify by writing \$100,000 of Net Annualized Premium as of Dec. 31, 2008 AP&P report.

Supervising Agents: Write \$80,000 of Personal Net ALP as of Dec. 31, 2008 or write \$126,700 of First Six Months Agent Net ALP and have at least one active First Six Months Agent as of December 31, 2008. For SAs contracted less than one year, the Net ALP will be pro-rated based on the number of months contracted after the sixth month.

General Agents: Write \$80,000 of Personal Net ALP as of Dec. 31, 2008 or write \$126,700 of First Six Months Agent Net ALP and have at least two active First Six Months Agents as of December 31, 2008. For GAs contracted less than one year, the Net ALP will be pro-rated based on the number of months contracted after the sixth month.

Master General Agents: Have \$253,400 of First Six Months Agent Net ALP. We will allow any combination of Personal and First Six Months Agent Net ALP that add up to the total production requirement. Qualifying MGAs must also have at least four active First Six Months Agents as of Dec. 31, 2008. MGAs can qualify on a pro-rated basis if contracted less than one year.

Regional General Agents: Must have two MGAs who qualify for Convention under the MGA guidelines or can qualify as an MGA with his/her own MGA Agency production.

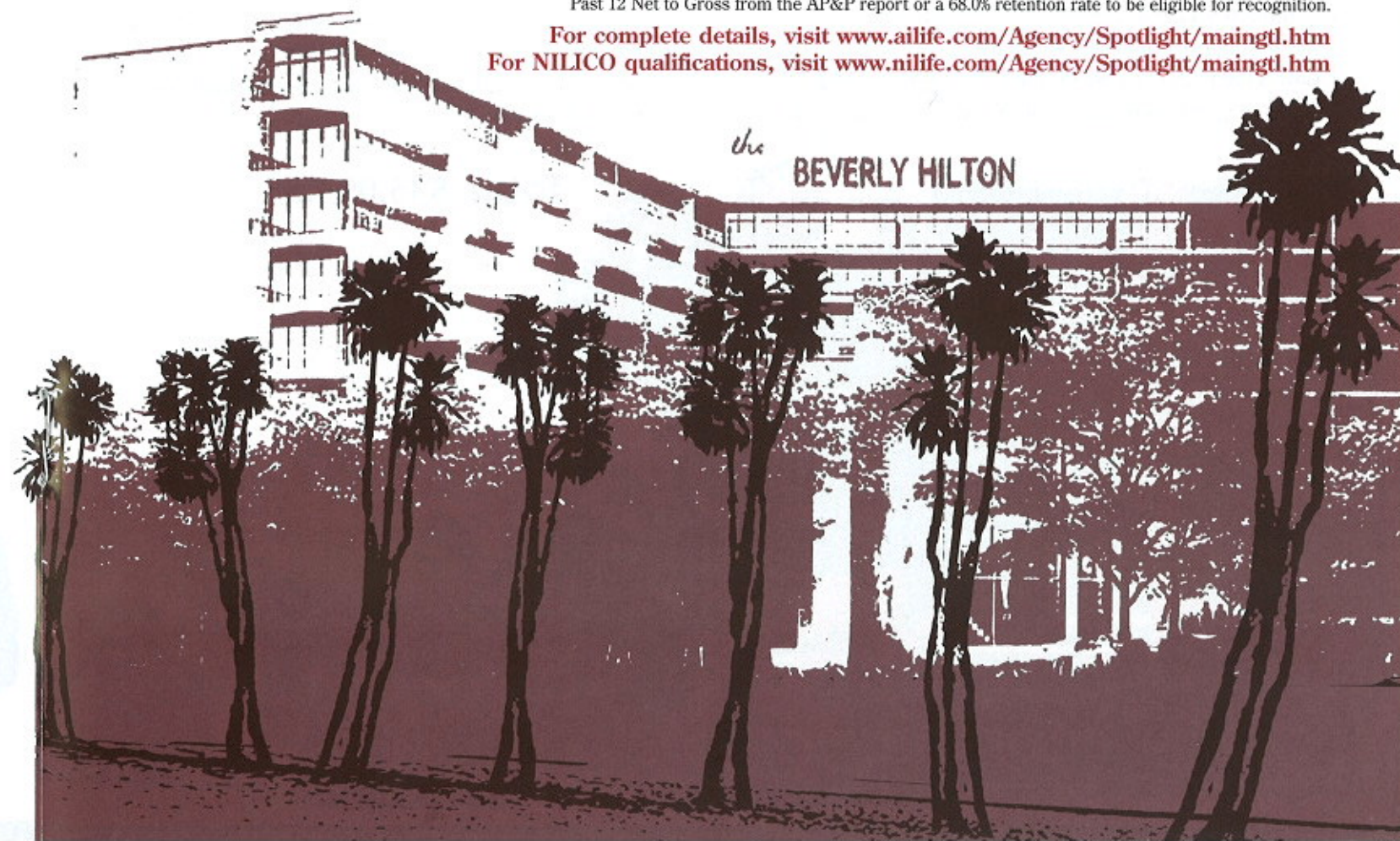
State General Agents: Must meet YTD SGA standards as of Dec. 31, 2008 and at least six months of standards.

Public Relations Representatives: Obtain 17,250 cards or 77 endorsed groups with a 50 member minimum and have a 3 percent return with a minimum of 10 cards. All originals will count as double credit. For PR Reps contracted less than one year, the cards/groups will be pro-rated based on the number of months contracted. A PR Rep can qualify under only one method— cards and groups cannot be combined.

Public Relations Managers: Obtain 52,500 cards and have at least two active PR Reps coded as of Dec. 31, 2008. All original cards will count as double credit.

The Net to Gross and retention rates as shown on the qualifier's December 2008 AP&P report will be used in determining qualification. Year-To-Date award winners must also have at least 78% Past 12 Net to Gross from the AP&P report or a 68.0% retention rate to be eligible for recognition.

For complete details, visit www.aillife.com/Agency/Spotlight/maingtl.htm
For NILICO qualifications, visit www.nilife.com/Agency/Spotlight/maingtl.htm



MONETARY DONATIONS

American Income & National Income

- Donated \$12,100 to America's Agenda Health Care Education Fund.
- Presented \$1,175 to the Building & Construction Trades Department National Legislative Conference.
- Contributed \$3,500 to The Diabetes Research Institute for a table and ad at the Edward C. Sullivan Retirement Dinner.
- Gave \$5,000 to the TransAfrica Forum, Inc. for their 30th Anniversary Gala.

Top Contributions of Centralized PR

- Gave \$50 to the Maryland AFL-CIO for a door prize at their convention. (DC)
- Donated \$42.39 to the Financial Trust Credit Union for their customer appreciation event. (Chicago)
- Contributed \$500 to the Indiana AFL-CIO for their convention. (IN)
- Donated \$520.90 to the Massachusetts Police Association for their convention. (MA)
- Presented \$300 to the Dominick Critelli Memorial Fund. (NJ)
- Contributed \$3,250 to the AFL-CIO Annual Labor Celebration for a table and an ad. (NY)
- Gave \$100 to UFCW 1196 for the Kid's Christmas Party. (PA)
- Donated \$1,000 to the PA Credit Union Foundation. (PA)

The Altig-Orlovic Agency's Contributions

- Gave \$400 to IAM 845 for their golf tournament.
- Donated \$400 to Association of Western Pulp and Paper Workers for their Safety and Health Conference.
- Presented \$3,500 to the B.C. Government and Services Employees Union for a scholarship donation and their seasonal party.
- Contributed \$300 to Child Find B.C. for their membership drive.
- Donated \$300 to the North Bay Labor Council for the COPE Dinner.
- Gave \$200 to Carpenters 770 for their Christmas and Pin party for members.
- Presented \$102.45 to Conseil régional de la FTQ du Outaouais for the Labor Council 25th Anniversary.
- Donated \$82 to SCEP Quebec for their annual golf tournament.
- Gave \$190 to the Public Safety Employees Association for an ad in a local book to help State Troopers.
- Contributed \$831.11 to IAM District W-2 for the Guide Dogs of America Fund Raiser Convention.
- Presented \$1,000 to Conseil régional de la FTQ du Montréal métropolitain for Operation Noel Solidaire.
- Donated \$250 to the Oregon Wheat Growers League for their annual convention.

Total \$35,093.85



NORTHEASTERN ILLINOIS FEDERATION OF LABOR, AFL-CIO
 Lake County Teachers Building • 248 Ashbridge Drive • Gurnee, IL 60031 • ph: 847-694-1260 • fax: 847-263-8120



October 10, 2007

Dear Friend:

On behalf of the Northeastern Illinois Federation of Labor, AFL-CIO, I would like to thank you for participating in the 2007 "Person of the Year" celebration in honor of Illinois AFL-CIO President, Michael T. Carrigan.

Thanks to your generosity, the event was a tremendous success. The proceeds from the evening will enable the Northeastern Illinois Federation of Labor to advance its efforts to bring the voice of working families to the halls of government.

Again, your support is greatly appreciated. The Northeastern Illinois Federation of Labor looks forward to continuing to work with you in the future to protect and strengthen the rights of working families throughout Illinois.

Sincerely,

Patrick D. Statter
 President
 Northeastern Illinois Federation of Labor, AFL-CIO



LABOR HERITAGE SOCIETY
 1816 McKay Tower
 Grand Rapids, MI 49503
 (616) 241-4409

October 12, 2007

Roger Smith, President & CEO
 American Income Life Insurance Company
 National Income Life Insurance Company
 1200 Wooded Acres Drive
 Waco, Texas 76710

Dear President & CEO Smith:

On behalf of the leadership of the Labor Heritage Society of West Michigan, we extend heartfelt appreciation for your gift of \$5,000.00 toward our \$1,275,000 The Spirit of Solidarity Campaign: "A Monumental Event". This effort will help fund the construction of a memorial sculpture park to commemorate an important historical event.

The members of our Campaign Cabinet are committed to establishing this memorial park and educational programs that might be appropriate in studying the furniture industries Great Riot in 1911 that would ultimately change the working conditions of all laborers. Thus, the leadership of the Labor Heritage Society has approved the construction of this memorial park that will demonstrate the undeniable truth that when people of diverse backgrounds and interests come together they can accomplish anything.

Again, we thank you for your generous support.

Sincerely,

John J. Egan
 Campaign Co-Chair

cc: Pater Nielsen



Clayton Brown
 President
 815 16th Street, N.W., 5th Floor, Washington, D.C. 20006
 202/508-3710
 Fax: 202/508-3711

November 1, 2007

Mr. Roger Smith
 President & CEO
 American Income Life Insurance Company
 National Income Life Insurance Company
 1200 Wooded Acres Drive
 Waco, Texas 76710

Dear Roger:

Thank you so much for the generous contribution of \$5,000 to the A. Philip Randolph Institute on behalf of the American Income Life Insurance Company and National Income Life Insurance Company.

We appreciate so much the support of your State General Agents and the international union presidents who constitute your Labor Advisory Board. We were thrilled to see Jules Pagano, who took time from his busy schedule to make the presentation personally.

This past August, the APRI 38th National Education Conference convened in Oakland to focus on and address the primary concerns of African American and the disparities in the health care industry. The conference served as a mechanism to strengthen constituent leadership and support relationship building among APRI adult and youth leaders as they were provided with the tools to assist in designing programs and policies that improve their communities' health.

We cannot carry out the mission of the A. Philip Randolph Institute without the contributions and continued support from friends like you.

Again, we thank you.

In Solidarity,

Clayton Brown, President
 A. Philip Randolph Institute

cc: Jules Pagano

Founded in 1965 by A. Philip Randolph (1889-1976) and Bayard Rustin (1912-1987) as an Organization of Black Trade Unions to Fight for Racial Equality and Economic Justice



Guide Dogs of America
 An International Guiding Eyes Program

13445 Glenoaks Boulevard, Sylmar, California 91342
 (818) 362-5834 • Fax (818) 362-6870
www.guidodsofamerica.org

September 7, 2007

American Income Life Insurance Company
 PO Box 2608
 Waco, TX 76797-0001

Dear American Income Life Insurance Company,

Thank you for your donation of \$3,000.00 for the 27th Annual William W. Wirginer Charity Banquet, on November 17, 2007 in Las Vegas.

We appreciated your thoughtfulness as we honor Mark Biondi, Alan Skolnick, and Lockheed Martin Corporation this year's recipients of the "Gift of Sight Award."

All proceeds from this event will be used to further the breeding, puppy and training programs at Guide Dogs of America.

By your thoughtful action, you are helping provide the gift of independence, mobility and freedom through the use of a loving & loyal guide dog.

Thank you for your generosity and continued support.

Sincerely,

Jay A. Bormann
 President

Tax ID 95-156098

No goods or services were exchanged for this donation.

...specially trained guide dogs, our gift to the blind

Master General Agents

Master General Agent selection guidelines for recognition in the Spotlight are as follows:
Must have four First Year Agents coded and meet all production requirements.



1. Harjeet Rana
Halifax, NS



2. Timothy Clark
Columbus, OH



3. Brett Gryska
Rochester, NY



4. Philip Prata
Flushing, NY



5. Cheryl Foti
Concord, CA

November Production

All Time Record to Beat

MONTH: \$250,859 NET ALP JIM BIANCHI

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
1. Harjeet Rana	\$81,381	\$85,029		70.5	Imran Satti
2. Timothy Clark	80,403	78,739		71.0	Surace-Smith
3. Brett Gryska	71,598	99,273		68.3	Durhon Oldham
4. Philip Prata	62,562	86,763		68.7	Theodore Pappas
5. Cheryl Foti	59,246	99,445		71.2	Jatoft-Foti
6. Randy Teyssier	43,452	59,315		69.9	Chris Hernandez
7. Brian Allt	41,964	43,886		76.9	Imran Satti
8. Nicholas Zangardi	34,912	36,384		68.9	Surace-Smith
9. Moswen Taylor	34,146	43,450		68.9	Mark Hancock
10. Dorian Oldham	30,733	74,565		75.1	Durhon Oldham

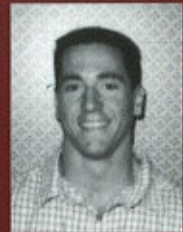
YTD Production

All Time Record to Beat

YTD: \$2,168,283 NET ALP PAUL RUMBUC

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
* 1. Harjeet Rana	\$768,106	\$1,252,855		70.5	Imran Satti
* 2. James Bailey	470,290	628,744		70.2	Slav Bitman
* 3. Cheryl Foti	468,566	994,168		71.2	Jatoft-Foti
* 4. Brian Allt	413,781	461,074		76.9	Imran Satti
* 5. Randy Teyssier	377,997	500,371		69.9	Chris Hernandez
6. Rodney Ward	352,656	634,977		74.6	Paul Rumbuc
7. Rebecca Klebsch	334,745	555,476		74.0	Joe Manone
8. Michael Laramie	320,748	465,995		70.0	Steve Greer
9. Mitchell Duplantis	301,472	441,401		72.1	Marc Rosen
10. Dorian Oldham	297,335	883,332		75.1	Durhon Oldham

Regional General Agents



1. Jim Bianchi
Rochester, NY



2. Harjeet Rana
Halifax, NS



3. Sonny Gurney
Troy, MI

November Production

All Time Record to Beat

MONTH: \$470,822 NET ALP JIM BIANCHI

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$155,541	\$326,115		71.6	Durhon Oldham
2. Harjeet Rana	144,149	162,834		69.0	Imran Satti
3. Sonny Gurney	87,494	258,824		71.2	Paul Rumbuc
4. Eric LaBossiere	80,362	227,876		76.8	Altig-Orlovic
5. Mitchell Duplantis	79,955	115,622		72.4	Marc Rosen

YTD Production

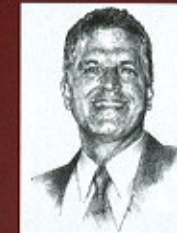
All Time Record to Beat

YTD: \$4,392,067 NET ALP JIM BIANCHI

Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$1,825,390	\$4,240,486		71.6%	Durhon Oldham
* 2. Sonny Gurney	1,300,301	2,810,222		71.2%	Paul Rumbuc
3. Harjeet Rana	1,022,659	1,779,096		69.0%	Imran Satti
4. Cheryl Foti	720,874	1,392,336		73.6%	Jatoft-Foti
5. Mitchell Duplantis	636,067	991,331		72.4%	Marc Rosen

SGA Production

TOP SGAS BY CATEGORY



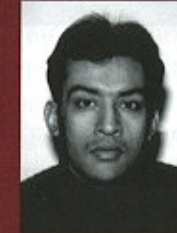
CATEGORY I
Jim Surace



CATEGORY I
Marcus Smith



CATEGORY III
Steve Friedlander



CATEGORY IV
Imran Satti



CATEGORY V
Mark Hancock



CATEGORY VII
Robert Harris



CATEGORY VIII
Scott Sonnenberg

NOVEMBER	NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP
CATEGORY I	SURACE-SMITH		68.3	\$291,029	\$212,500	137	\$398,889
CATEGORY III	STEVE FRIEDLANDER		72.7	\$308,453	\$93,600	330	\$376,733
CATEGORY IV	IMRAN SATTI		69.6	\$144,149	\$75,800	190	\$168,894
	JOSH CHALOM		69.0	86,398	80,000	108	212,232
CATEGORY V	MARK HANCOCK		70.6	\$74,828	\$57,600	130	\$132,999
CATEGORY VII	ROBERT HARRIS	85		\$27,069	\$23,800	114	\$24,561
	MARC ROSEN		72.2	79,469	78,000	102	114,552
CATEGORY VIII	SCOTT SONNENBERG	83		\$66,494	\$33,300	200	\$67,971
	CHRIS HERNANDEZ		74.1	120,391	93,225	129	152,488

YTD	NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP
CATEGORY I	SURACE-SMITH		68.3	\$2,236,447	\$2,162,900	103	\$4,061,996
CATEGORY III	STEVE FRIEDLANDER		72.7	\$1,736,036	\$1,029,600	169	\$2,467,909
CATEGORY IV	IMRAN SATTI		69.6	\$1,058,560	\$1,039,000	102	\$1,972,173
CATEGORY V	ALTIG-ORLOVIC-DELEY		69.4	\$845,510	\$759,000	111	\$1,867,947
CATEGORY VI	ALTIG-ORLOVIC-VEKAMP		71.3	\$609,532	\$366,300	166	\$1,005,677
CATEGORY VIII	SCOTT SONNENBERG	83		\$244,456	\$167,400	146	\$288,598
	CHRIS HERNANDEZ		74.1	714,809	559,350	128	911,469

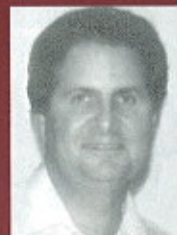
PR Representatives



PR Manager
Debbie Enstedt
Winnipeg, MB



Category A
Susan Gilbert
Woodridge, IL



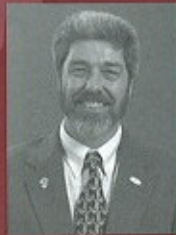
Category A
David Blaisdell
Nashville, TN



Category B
Erica Dalager
Sioux Falls, SD



Category B
Al Wall
Toronto, ON



Category C
John Wagner
Cincinnati, OH



Category C
Becky Cutler
Denver, CO

November Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	23,000	Altig-Orlovic
2. JT Tasker	5,831	Durhon Oldham
3. Malka Arony	4,191	HO LA/Hartman

All Time PR Card Production Record

MONTH: 18,960 CARDS

Category A	No. Cards	SGA
1. Susan Gilbert	3,472	Bob Olson
2. David Blaisdell	2,621	Altig-Orlovic
3. George Farenthold	2,485	Durhon Oldham
4. Charles Hill	1,738	Jatoft-Foti
5. Malka Arony	1,736	HO LA/Hartman

Category B	No. Cards	SGA
1. Erica Dalager	3,795	Altig-Orlovic-Venekamp
2. Al Wall	2,721	Josh Chalom
3. Darrell Dorey	2,055	Imran Satti
4. Paul Winslow	2,024	HO St. Louis
5. Sue Akers	1,694	John Akers

All Time PR Group Production Record

MONTH: 55 GROUPS VIVIAN DWYER

Category C	Groups	SGA
1. John Wagner	11	HO Southern OH
2. Becky Cutler	6	Bill Jennings
3. Susan Fuldauer	6	Mark Hancock
4. Kenneth Altizer	6	Scott Keeney
5. Richard Case	6	Surace-Smith

Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: Must have two PR Representatives coded and meet all production requirements.

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	144,117	Altig-Orlovic
*2. Malka Arony	83,252	HO LA/Hartman
3. Charles Hill	51,929	Jatoft-Foti

All Time PR Card Production Record

YTD: 61,879 CARDS DENISE BOWYER

Category A	No. Cards	SGA
*1. Malka Arony	30,650	HO LA/Hartman
*2. Mark Gagliardi	24,546	Jatoft-Foti
3. Brenda DiSomma	21,530	HO NJ
4. Larry Lozano	20,625	Jatoft-Foti
5. Demetrius Harris	18,897	HO LA

Category B	No. Cards	SGA
*1. Robin Andrade	20,274	HO MA
*2. Darrell Dorey	18,062	Imran Satti
3. Laurie Onasch	17,247	Manone/Alt.-Orl.
4. Al Wall	17,141	Josh Chalom
5. Vivian Dwyer	14,396	Alt.-Orl.-Hay/Bitman

All Time PR Group Production Record

YTD: 136 GROUPS KENNETH ALITIZER

Category C	Groups	SGA
*1. Richard Case	83	Surace-Smith
*2. Kenneth Altizer	68	Scott Keeney
3. Jerry Hartnett	65	Surace-Smith
4. John Wagner	61	Steve Jakubczak
5. Cheryl Cook	53	HO PA

Category A = SGA categories I and II.
Category B = SGA categories III, IV, V, VI, VII, and VIII.
Category C = Top number of group credits signed from all SGA categories.

PR News

Submitted by NILICO Public Relations Representatives

Jessica Barresi and Christina Offman:

Attending the WGA-E rally on November 27th was a breath of fresh air, reminding us of why we are union members. Washington Square Park was engulfed by the writers and their supporters, including members of SAG, AFTRA, SEIU, and our own OPEIU Local 277. Jessica Barresi and Christina Offman attended the rally, picketing and offering assistance to the writers.

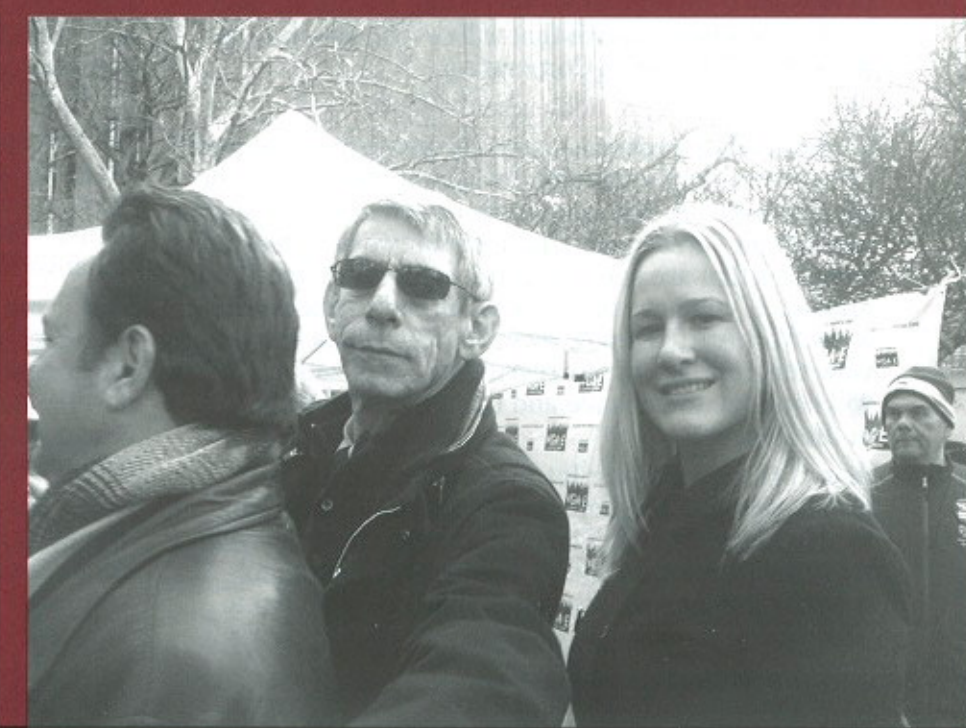
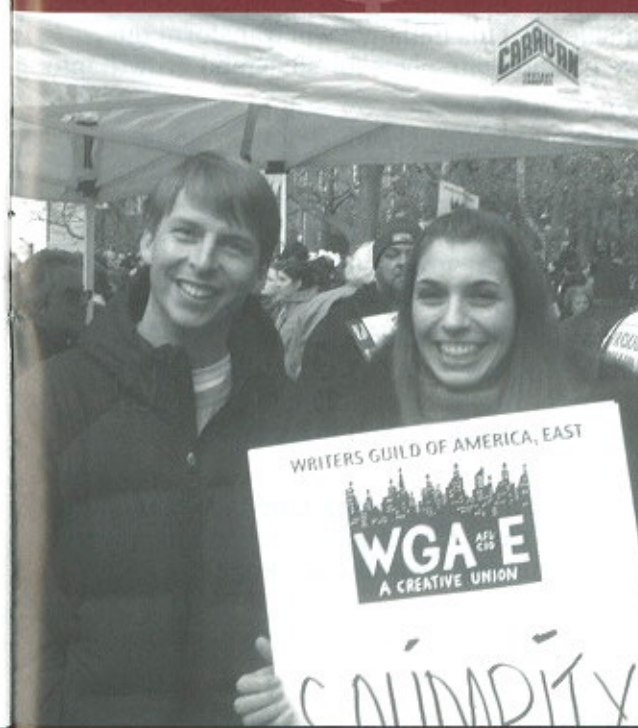
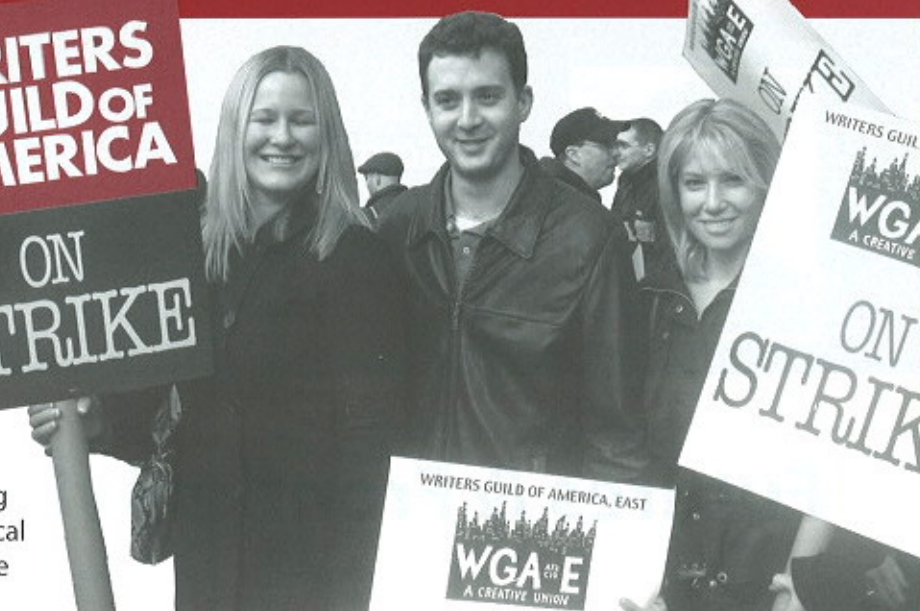
Regarding the strike, Presidential candidate John Edwards stated that, "This is not a strike for the rich. This is a strike for the working middle class that are doing what they love to pay their rent. We must support them not only because we believe in the cause, but because we believe in economic fairness." Without the writers, we would not have the opportunity to watch all the shows that we have come to love.

We are proud to support our brothers and sisters and hope that they are treated fairly during negotiations. Christina had the chance to take a picture with Richard Belzer from NBC's *Law and Order SVU*. He was there showing his support, as well as Jack McBrayer from *30 Rock*, whom Jessica had the opportunity to take a picture with. We also took a picture with some of New York's finest writers. Danny Glover, Tim Robbins and Colin Quinn also gave very moving speeches about how we need our writers.

The writers' strike is about a classic union, working class struggle — receiving fair compensation for hard work and superior talent. To see the union brothers and sisters on the picket line reminds us of what the labor movement is all about — supporting our fellow union members to help fight for what is just. The demonstration was both entertaining and acute, allowing a creative public platform to showcase their demands. It is a poignant example of why we live by our motto, "Be Union, Buy Union, Support Union."

WRITERS GUILD OF AMERICA

ON STRIKE





FROM THE DESK OF:
Joe Gordian
National Recruiting Director

Futures & Frontiers

At our most recent SGA Meeting in Las Vegas, I gave a presentation to the SGA body entitled "Futures & Frontiers" which outlined my vision for the future of AIL/NILICO Recruiting.

The title of this presentation was chosen to represent my commitment to our company. The term "Futures" represents my ongoing commitment to every AIL/NILICO agency to provide increasing support in the form of recruiting resources, tools, coaching, training, strategy, and execution. The term "Frontiers" represents my commitment to our senior management team and our parent company — The Torchmark Corporation — in the form of continually "pushing the frontier" forward in terms of recruiting results and achieving higher benchmarks and milestones.

We have made a commitment to our vision which is to build and maintain a world-class recruiting organization that is respected as an industry leader. Our goal is to develop a reputation for recruiting excellence and achieve levels of growth that will set the standard for the entire Torchmark Corporation.

How are we going to achieve our vision?

We have taken numerous steps to strengthen the core of our recruiting system and will continue to do so in the years ahead. We have modernized and re-designed our Internet presence in the form of two new recruiting web sites that are specialized to support our recruiting efforts. If you have not done so already, please visit www.WorkAtAIL.com & www.WorkAtNILICO.com to view the new face of our recruiting organization. We will continue to enhance and upgrade these web sites in the future.

As a companion to our Internet re-design, we are also developing marketing materials for distribution to all agency offices. These marketing materials will represent fresh concepts, graphics and messaging drawn together to create a powerful presentation to

candidates as they review information on our company. Once they are completed, they will be distributed to all agency offices to be utilized in each agency's respective recruiting systems.

We are continuing the process of upgrading and enhancing our existing recruiting systems at all agency offices. For the past seven months, we have been conducting research and developing a new "Best Practices" Guideline for AIL/NILICO Recruiting. This guideline describes all aspects of our recruiting system. It serves as a foundation upon which our recruiting methods & practices will be established in the future. This new resource will be released to all agency offices in the 1st Quarter of 2008 — stay tuned!

We are establishing several, new national recruiting programs to supplement our recruitment efforts in our current markets. January 2008 marks the launch of the AIL/NILICO Global "On-Campus" Recruiting Program. We are dedicating ourselves to attracting, recruiting, and hiring the top college candidates in all of the markets where we conduct business. This initiative will transform our company as we position ourselves for sustained growth into the future.

We are also initiating a National Industry Recruiting Program to create a Fast-Track Management Development System which will enable us to recruit, hire, and retain industry executives with experience in our business. This initiative will also drive the growth of our company.

This is only the beginning! Beyond next year, we have discussed plans to initiate a global expansion by region; to utilize multiple media platforms for recruiting; to further develop our company brand recognition; to continue to enhance our Internet presence, and to further solidify our national recruiting systems.

Never has there been a more exciting time to be a member of the AIL/NILICO Team. Our transformation into a world-class recruiting organization has already begun!



FROM THE DESK OF:
Roger Smith
President & CEO
American Income Life
& National Income Life

The Season of Giving

This last month, I had the honor of being recognized by *America's Agenda: Health Care for All* for doing my part to better the health care crisis many families face. I will admit, it was flattering to receive an award for helping working families, as this is what our company has aspired to do from its very inception. However, it was also a little weird. After all, why should I be the only one from AIL/NILICO to be recognized?

At American Income and National Income, you will find some of the most generous and conscientious individuals I have ever met. Most of us are here because we *want* to help people. We *want* to be able to provide that extra assistance and solidarity a family might need in times of crisis.

But many of you go above and beyond the call of duty. Every month in Spotlight, you can read a list of charitable contributions, both monetary and otherwise, that our different agencies make to organizations in their areas. We have agents and representatives who donate what little spare time they have to non-profit work.

This time of year is when everyone starts talking about the season of giving and good will toward men. However, I believe AIL/NILICO has embraced this sentiment year-round. While the storefront Santas with their ringing bells will disappear once the season is over, the American Income and National Income family will still be out there. This is something for which you all should be recognized.

Here's to keeping the giving spirit alive all year long. Happy Holidays!





Puerto Rico— it's Island Time.

We'll email you...

from the Tiki bar.

2008 Convention: May 15-18, 2008 For complete Convention Qualifications, go to: www.aillife.com/agency/spotlight/maingtl.htm



www.wyndhamriomar.com



Public Relations Bonus

Al Wall	\$4,384.89
Malka Arony	2,118.08
Casandra Robinson	2,006.75
Laurie Onasch	1,653.53
Mary Hinterberger	1,639.00
Manon Brulotte	1,479.25
Charles Hill	1,412.39
Rona Spano	1,275.75
Jenny Williams	1,263.00
Vivian Dwyer	1,185.50
Tracie Uemura	1,120.00
Jacqueline deVooght	1,011.13
Darrell Dorey	1,002.50
Sara Thrailkille	998.00
Carhy Cook	984.00
Sandra Johnson	955.25
Susan Gilbert	950.00
Bennie Billie	930.00
Robin Andrade	894.50
Brenda Stipanovich	817.01
John Wagner	809.00
Brett Hulme	759.50
George Farenthold	751.80
Becky Cutler	736.75
David Blaisdell	675.00
Paul Winslow	671.50
Mark Gagliardi	661.47
Catherine Briggie	654.75
Brenda DiSomma	638.00
Larry Lozano	586.31
Sue Akers	534.00
Stephanie Miller	504.50
Shannon Walker	475.00
Nadine Boudreault	462.38
Richard Case	461.50
Fran Christie	456.00
Erica Dalager	391.25
Kenneth Altizer	367.00
Thomas Reagan	354.38
Jerry Hartnett	328.00
Robyn Ferraro	318.75
Krissa Hensley	316.50
Kevin O'Connor	311.00
Susan Cooksey	306.03
William Sauers	275.00
Lori Vaughn	271.50
Laura Mackin	267.75
Susan Reagan	263.25
James Clark	259.50
Katy Hogge	254.25
Kenneth Lett	251.50
Debbie Enstedt	239.40

Marilyn Gonzalez	\$235.50
Daryl Barnett	230.43
Cynthia Layton	206.50
Mario Soljan	201.00
Steven Orcheron	171.57
Stephen Matous	168.00
Melanie Sebastian	160.50
Erin McKee	147.00
Rachelle Valdez	143.25
Jennifer Chetwynd	126.00
Carrie Ho	117.00
Valerie Giles	112.50
Katherine Marcantel	105.00
Lou Nell Busby	102.00
Patra Meacham	100.00
Theresa Solano	84.00
Renee Flannery	75.00
Alina Latinsky	72.00
Carmella Stroud	71.25
Barbara Knight	68.25
Irene Rurycz	64.50
Rodney Statham	64.50
Heather Cowdrey-Murch	63.36
Elizabeth Farm	62.10
Susan Pate	58.50
Donald Spohn	52.50
Jacqueline Lowe	42.00
William Verbeten	36.00
Marilyn Kohlhasse	34.50
Nancy Adkins	33.00
Sheila Krein	32.64
Nathan Cook	28.50
Jason Ihle	27.75
William Bell	27.00
Kelly Bittle	21.00
Deborah French-Gorman	21.00
Brenda Hadayia	19.50
Tim Gray	16.50
J D Bedford	15.00

JANUARY
 FEBRUARY
 MARCH
 APRIL
 MAY
 JUNE
 JULY
 AUGUST
 SEPTEMBER
 OCTOBER
NOVEMBER
 DECEMBER

Total
\$46,163.23

MGA Bonus

November Bonus Qualifiers

Steven King	\$1,558.36	LaTonya Tucker	\$321.94
Corey Neff	968.98	Matthew Ho	307.48
Harpreet Gujral	928.64	David Wang	295.51
Elaina Bosco	881.29	Steven Engrav	274.65
Jim Bianchi	733.73	Steven DiChiaro	251.43
Dorian Oldham	702.74	Mary Ayarzagoitia	244.20
Christopher Stephens	582.25	Brett Gryska	229.51
Melanie Cohen	490.12	Lawrence Hauck	215.76
Philip Prata	460.09	Rodney Ward	193.11
Matthew Melhorn	457.22	Michael Vasu	168.30
Cheryl Foti	394.02	David Hausman	163.68
Tod Brown	361.70	Amir Sedaghat	128.73
Tracy Haden	360.55		
Randolph Souliers	334.23		
Samuel Cohen	333.05		
Renee Jeffries	329.51		
		Total	\$12,670.78

BR Bonus

November Bonus Qualifiers

Qualifier	Bonus
Jeff Ribman	\$35,421.02
Timothy Clark	11,811.11
Harjeet Rana	11,658.89
Brett Gryska	10,016.74
Maxine Moody	9,991.55
Jim Bianchi	7,343.37
Philip Prata	6,326.49
Samuel Cohen	6,043.65
Rebecca Klebsch	5,688.79
Michael Vasu	5,512.72
Taina Lameko	5,421.01
Randy Teyssier	5,304.87
Wayne Fader	5,094.60
Joshua Goodman	5,092.99
Tracy Haden	4,803.15
David Melcher	4,701.15
Sabrina Lloyd	4,592.81
Lita Lameko	4,482.08
Mathew Propst	4,452.85
Cheryl Foti	4,372.24
Kenji Leonard	4,130.82
Nicholas Zangardi	3,977.15
Mitchell Duplantis	3,972.57
Desi Dimitrova	3,894.86
LaTonya Tucker	3,715.19
Chris Kim	3,690.46
Stephen Bendure	3,502.25
Michael Laramie	3,383.36
Steven DiChiaro	3,343.54
Zachary Hart	3,330.76
Stephen Hill	3,322.43
Brian Allt	3,320.31
Samuel LaSala	3,265.56
Rodney Ward	3,233.34
Travis Moody	3,032.21
Michael van Delft	2,855.83
Moswen Taylor	2,806.67
Hasheim Jones	2,762.72
Robert Hughes	2,755.04
Lorenzo Lameko	2,604.46
Pablo Garcia	2,437.45
Rosalie Zwicker	2,355.01
Tim Schroeder	2,353.36
Byron Paz	2,341.87
Renee Jeffries	2,296.97
Michael Garrett	2,295.73
James Bailey	2,290.70
Erin Moyer	2,290.50
Robert Dunn	2,283.39
Steven Strong	2,123.04
Michael Zorn	1,985.49
Jeffery Thiel	1,980.65
Diego Arango-Puerta	1,975.56
Michael O'Rourke	1,971.24
Alex Grakhov	1,907.64
Steven D'Andrea	1,871.00
Jeremy Welch	\$1,870.69

Qualifier	Bonus
Robert Kanaan	1,859.73
Dona Blake	1,858.74
Matthew Melhorn	1,839.00
Robert Hamilton	1,774.43
Matthew Laughter	1,756.27
Brandon Teter	1,739.00
Dawn McElwain	1,694.46
Jason Mayer	1,681.26
Diane Carrion	1,658.10
Gabriel Feidmann	1,653.60
Lawrence Hauck	1,648.36
Dianne Falligowski	1,648.15
Alan Silverman	1,616.88
Edward Hanna	1,591.03
Joshua Riehl	1,560.14
Jennifer Wehrle	1,522.08
Juliana Jones	1,484.28
Marino Baca	1,473.73
Dorian Oldham	1,438.54
Brenden Stewart	1,430.03
Alex Gonzales	1,422.29
Arthur Greene	1,404.32
Volodymyr Derevyanyy	1,396.82
Mark McClatchey	1,353.65
Michael McIntosh	1,315.88
Tod Brown	1,308.82
John McCreary	1,308.27
Dennis Titcombe	1,278.65
David Perry	1,274.56
Shaun McDonald	1,244.55
Perquida Osborne	1,226.09
Jarrod Turner	1,177.75
Herbert Adams	1,166.22
Joanne Marks	1,139.69
Raphael Bouchereau	1,122.31
Gerald Hayes	1,117.80
Steven Engrav	1,106.94
Anthony Mutter	1,083.74
Mary Attie	1,077.03
Ryan Stenglein	1,061.33
Kevin McDiarmid	1,041.02
Corey Neff	1,020.65
Steven King	1,009.96
Brian Innes	992.45
Fialelei Naititi	989.93
Brock Adams	974.42
Alberto Alcalá	970.58
Christopher Stephens	968.39
Jason Young	960.63
Matthew Lukesh	940.30
James Allen	922.57
Michel Dickey	921.83
Ronald Rivera	903.39
London Burnett	880.91
Josh Killian	877.38
Charles Zwicker	874.86
John Charlton	\$868.37

Qualifier	Bonus
Glyn Hurst	867.24
Jerren Hughes	834.71
Kathryn Chaisson	823.53
Reynaldo Singson	819.43
Marc Younger	796.16
Travis Price	796.16
Richard Correa	795.05
Keith Litterst	794.33
Paul Samra	788.23
Ryan Vopat	781.56
Brandon Braun	775.74
Elaina Bosco	756.95
Blake Higuchi	751.08
Lily Tchen	748.30
David Solomonov	736.27
David Guzman	735.76
Jessica Chancey-Higginbotham	732.17
Troy Plummer	726.67
Pablo Pirela	726.11
Cassius Caron	712.56
Amanda Tenorio	711.33
Jared Milnarich	709.49
David Thomas	699.46
Dewey Lewis	683.65
Nicholas Engrav	674.67
Joseph Larsen	669.58
Sidney Hodgskiss	656.46
Craig Strompf	640.39
Cindy Craven	629.80
Christopher Williams	618.12
Toby Potter	614.88
Mitchell Look	613.20
Aaron Burke	605.88
Michael Boyer	601.62
Jay Meyer	595.79
Michael Mandella	593.99
Robert Gerdes	575.09
Daven Hermosura	571.55
Jerell Little	569.61
Maria Quintana	566.38
David Montgomery	565.15
Michael Yoxheimer	562.85
Grant Sharp	561.76
Mathew White	559.40
Norman Hightower	558.71
Bedis Kilani	556.92
Tyler Hunt	547.57
Kenneth Greer	547.23
Albert Lau	544.47
DeMario Cooper	541.65
Randolph Souliers	539.82
Sanya Hudson	538.86
Claudia Zavala	530.07
Mark Bleier	515.53
Katherine Georgiou	512.49
Phillip Humbel	508.86
Ekene Agwuenu	508.62

BR Bonus

Qualifier	Bonus
Maurice Jordan	\$505.96
Patrick Duray	503.64
David Iriye	500.31
Matt Pflueger	497.40
Michael LiBassi	496.25
Ryan LeBaron	495.02
Rachel Arenas	492.87
Crystal Jackson	488.89
Aubrey Sarreal	488.25
Roger Fung	485.92
Eric LaBossiere	482.89
Michael Marion	473.73
Jim Read	467.77
Michael Sheets	463.97
Susan Bergh	448.02
Matthew Gonzales	441.60
Amir Sedaghat	436.44
Megan Olson	435.37
Patricia Lee	430.23
Jason Dickson	424.05
Gregory Engrav	423.44
Richard Barbour	423.39
Rufat Djangirov	422.68
Ronald Friedlander	422.17
Selina Asiata	420.49
Albert Thompson	413.81
Yvette Matos	409.79
Jacob Lewis	409.65
Robert Drake	406.97
Adrian Collie	406.14
Tyler Faligowski	402.71
John Thornton	397.28
Sarah Sweeney	393.17
Scott Fenton	389.31
Laura Fisher	389.11
Charles Vance	383.60
Emmanuel Villasenor	380.76
Djenabou Diallo	367.75
Mary Ayarzagoitia	364.63
Vanessa Garcia	364.46
David Ramirez	362.25
Daniel Armstrong	361.99
Daniel Davidson	358.51
Michael Sakiewicz	355.23
George Lahamedjian	355.04
Kedric Davis	352.41
Raymond Risucci	345.24
Jeremy Riehl	343.80
Andrea Barenholtz	338.42
Geworg Yanukyanyan	329.22
Robert Liles	319.45
Joseph Moore	318.37
Jason Ocean	314.67
William Doremus	314.29
Rencel Jones	311.36
Jeramy Bryant	308.02
Alena Penate	303.27

Qualifier	Bonus
Ryan Tucker	\$302.08
Brian Schreiter	291.86
Ronald Redus	276.99
Justin Reese	273.46
David Boshard	271.37
John Hancock	266.00
Mark Beckford	264.94
Timothy Matteson	261.16
Michael Polzer	260.72
Sharif Grays	260.19
Kirk Kupsky	260.13
Jesse Zwack	259.38
Jackie Alston	256.78
Brandon Corkins	254.57
George Noujaim	248.21
Jaime Cervera	247.25
John Franklin	246.02
Levar Morgan	242.77
Wilfredo Figueroa	242.35
John Szoka	242.18
Robert Lynam	241.98
Scott Cooksey	241.43
Sonny Gurney	239.96
Pamela Ladd	237.45
Federico Watkins	230.81
Mark Corkrean	230.05
Sean Hall	227.60
Oscar Chavez	224.56
David Scheuermann	222.16
Cathy Thompson	221.48
Daniel Jones	219.96
Thomas Craig	217.66
Thomas Soloweyko	216.58
Larry Payne	211.56
Tony Motley	211.18
Averyll West-Washington	210.42
Agatha Safford	208.92
Bill Duncan	203.71
Garret Kun	202.95
Eric McClanahan	201.73
Athar Sheikh	198.16
Steven Edgell	196.99
Daniel Strader	191.12
Ronald Imhof	183.85
Vann Durham	181.00
Nene Ermesih	177.77
Dustin Raaum	171.02
Samantha Chui	167.81
Angela Schmitz	167.51
Ryan Whorley	166.63
Stacy Taylor	165.80
Darin Hershfeldt	160.77
Krystal Lindsay	160.75
Lindsay Bennett	160.46
Gregory Brown	158.92
Larry Bolinske	157.92
John Sparby	156.98

Qualifier	Bonus
Brett Barnes	\$156.72
Curtis Proebstel	149.33
Frank Jendusa	148.47
Miranda Dellinger	147.93
Mathew MacCannell	142.58
Archie King	139.43
John DeRosier	138.13
Benjamin Foti	135.93
Alfred Brenner	134.58
Travis Vandenberghe	133.40
April Cullen	126.75
James Palmes	126.11
Richard Blake	125.89
Salvatore Giacchi	123.25
Jason Taylor	120.29
Robert Shafer	119.73
Dana Beveridge	117.22
Salvatore Costa	116.20
Michael Dupree	114.93
Elizabeth Cazares	113.12
Gary Van Ert	111.86
David Popowitz	111.78
David Frissell	110.94
Norma Sauls	109.48
Brandon Davis	108.42
Antoinette Yellock	107.23
Harpreet Gujral	105.49
David Garbarskiy	102.54
Pejman Madarshahian	102.06

<p>Total Bonuses Paid \$428,858.61</p>

New Agent Bonus

QUALIFIER	BONUS*
Steven D'Andrea	\$864.77
Floyd Hodoh	863.06
Edward Harris	862.87
Thomas Hudak	858.50
Julie Hallgren	853.52
Michael Yoxtheimer	843.75
Marlena Hanna	839.20
Shaun Sideris	835.93
Leota Ale	835.90
Stephaan Brown	835.59
Aseneth Meza	834.65
Ukaya McGee	834.55
Kathryn Chaisson	832.42
George Cornias	832.35
Timothy Meshey	830.84
Valerie Graygantt	824.14
Castiria Infante	822.04
Nene Emesih	819.64
Andre Christie	817.98
Therese Gonzales	812.50
Michael Polzer	808.21
Oleg Sirghii	805.51
Ryan LeBaron	793.65
Margarita Kagan	789.60
Valanda McLain	788.77
Marisa Willgruber	788.53
Aisake Otukolo	788.44
Silas Sneed	788.29
Kevin Brzezinski	786.95
Amy Buskas	785.97
Melissa McCall	771.32
Maryna Danielian	770.26
Paul Lopez	769.06
Charles Zwicker	766.65
Melissa Storti	765.96
Travis Brown	762.61
Jang Kim	759.40
Alan Zdotshek	754.51
Alexey Kalinin	752.87
Gillian Watson	750.84
Dennis Fulton	747.89
Kristann Sloan	746.23
Carmen Villarreal	742.73
Borek Volarik	737.79
Alba Wandurraga	737.53
Rosalie Rodil	735.42
Marvin Schoenherr	733.45
David Ramirez	727.20
Ducorey Shaw	711.31
Robert Willis	710.78
Patricia Davies	709.72
Kathleen Tekanawa	704.76
Lauren Andrews	704.15
Marg Deveau	701.30
Fadhel Mesfar	700.21
Mark Munoz	699.56
Flavia Brakling	699.31
Robert Granzow	699.13
Derrick Sanders	698.18
Jeannie Berger	696.71
Martin McCarthy	696.03
Mele Mailangi	693.82
Joseph Moskwa	691.57
Ramin Maghsoud	689.50
Alfredo Ramirez	685.70
Tracey Dugan	684.38
Zdravko Stoyanov	683.11
Douglas Kosowan	682.80
Michael Fiorenza	679.66
Amber Baker	677.38
Joanna Mehaffey	677.38
Dywon Terry	674.80
Michael McClernon	671.63
Falsealufa Fanene	670.53
Jeff Lamar	669.78
Heidi DeMont	666.54
Evan Holzhauer	665.34
Sudeep Regmi	657.20

QUALIFIER	BONUS*
Jocelyn Bangerter	\$654.97
Alberto Alcalá	654.27
Lakeia Ridgell	653.94
Dana Beveridge	652.25
Ofa Hausia	649.37
Tyler Murray	647.95
Elizabeth Mikush	644.71
Andrea Sayson	644.05
I-Perfection Harris	641.28
Terrence Wicks	640.18
Benton Tong	638.92
Michael Bersos	637.70
Kristin Garramone-Hager	634.18
Brian Innes	630.97
Kathryn Dickens	628.70
Douglas Coone	626.72
Justin Reese	625.07
Brian Wolchok	624.64
Eric Cuka	623.11
Jonathan Swink	615.54
Robert Parks	613.40
Jeffrey Falardeau	611.26
John Olson	609.88
Silas Billups	609.79
Adrian Kennedy	608.92
Scott Cooksey	607.08
Luz Torres	605.59
Lamar Oliver	605.45
Michelle Faber	604.99
Lonnice Gerhardt	601.78
Erik Dzikowski	599.22
Cynthia Romero	597.22
Juan Montufar	597.19
Eric Caswell	596.26
Craig Adams	595.32
Deborah Stopper	594.57
Nelson Scott	594.41
Charles Byrd	593.82
Charles Stutz	593.37
Adam Ellis	589.98
Ronald Cox	587.59
David Thomas	581.87
Scott Albon	581.00
Matthew Dean	574.12
Albert Thompson	572.62
Matthew Lukesh	571.56
Lisa Baggett	571.12
Nicholas Dwyer	563.14
Benjamin McLean	562.76
Ghina Malaney	562.48
Andrew Gursky	561.48
Barry Mercer	561.22
Albert Kunsman	556.33
Alexander Gray	553.11
John Honchak	552.07
Cody Morgan	548.28
Brian Resnik	548.12
Robert Lynam	547.73
Shelly Owen	544.62
Kurt Smith	542.89
Ronald Redus	540.95
Andrew Kaishian	539.58
Robert Smaltz	538.64
Toby Potter	538.56
Monica Boulanger	536.98
Darcie Crotteau	535.57
Omar Bibi	535.40
Linda Eichelberger	534.24
Ryan Whorley	534.01
Robert Kaminski	532.41
Milton Smith	530.09
Alejandro Marin	528.98
Milton Bradley	528.20
Lindsay Tremblay	527.50
George Rumble	525.99
Marlon Edwards	525.82
Angelica Gallardo	524.45
Kenneth Davis	523.35

QUALIFIER	BONUS*
Richard Mincey	\$521.64
Stephane Bartlett	520.49
John Thornton	514.29
Bobette Jensen	511.59
James Wall	510.34
Veronica Lara	509.44
Morgan Simmons	508.26
Jerell Little	506.74
Deborah Anderson	503.14
Zenobia Stanton	502.87
James Charron	501.58
Eleni Evalu	501.55
Elizabeth Willard	499.33
Armeeta Sudan	498.91
Michael Dvorak	498.80
Jonathan Schildkraut	498.38
James Rolshouse	496.84
Rosa Ngolo-Grubb	495.84
Andrina Scott	493.83
Matthew Gerson	492.36
Joseph Correll	490.87
Dale Meyer	485.55
John Manarte	483.54
Adam Ward	481.64
Cherry Clarke	476.85
Christopher Purnell	476.43
Daniel Valenzuela	476.09
John Harrison	475.74
Heather Marbaugh	474.51
Winston Lewis	472.75
Charleston Brown	472.68
Joshua Long	469.77
Jason Smith	466.80
Lance Martin	464.33
Albert Lau	462.66
Salvatore Pennisi	455.90
Perri Campbell	453.51
Mark Tunison	452.21
Daniel Storm	451.58
Aaron Gebke	451.48
Matthew Yates	449.35
Steven Farless	449.26
Brian Sundberg	448.67
Andrew Streiff	446.07
Frederick Woods	445.83
Amanda DuBose	443.36
Jonathan Bryant	441.88
James Garthwaite	439.55
Tia Garner	439.00
Aleaquenzo McClurkin	438.97
Emily James	437.88
Alfonso Garcia	437.60
Elizabeth Cox	435.38
Kami DeRosier	435.04
Kyle Kollhoff	434.93
Kelly Berwick	434.61
Tiffany Roland	431.29
Christian Chenier	429.86
Carla Rentas	425.92
Eniz Studwell	424.05
Jessica Leiby	424.05
Benjamin Stores	423.55
John Hollins	422.67
Corby Jespersion	422.26
Eric Hargrove	421.98
Nina Edmonds	420.30
Kelly Irwin	418.83
Keith Kirby	418.40
David Thomas	414.33
Dion Lewis	414.28
Teamohaere Meroiti	413.54
Nana Fonoti	413.31
Patrice Himaya	412.53
Matthew Ware	412.31
Adam Sweet	411.77
Matthew Arnold	411.36
Twana Gunn	410.54
Hana Algwaiz	406.42

New Agent Bonus

QUALIFIER	BONUS*
Filipo Havili	\$4,411.37
Prashant Borda	3,939.90
Roghie Hassanloo	3,718.13
Athar Sheikh	3,644.55
Lisati Tulimanu	3,643.23
Tevita Uasilaa	3,395.22
Kyle Crawshaw	3,173.66
Lorie Keller	3,155.63
Daniel Kelly	2,849.88
Lute Havili	2,833.91
Peter Patrie	2,822.98
Scott Smaltz	2,739.61
Keith Smith	2,721.77
Stephen Hill	2,701.57
Talonda Davis	2,649.80
Gregory Myers	2,631.41
Gregory McMeckan	2,622.85
Kevin Ishikane	2,596.80
Michael Black	2,565.48
Nellie Whittaker	2,538.40
Sosaia Havili	2,475.78
Gail Arundale	2,434.37
Jesse Hinkley	2,410.81
Haoyu Xu	2,407.53
Timothy Matteson	2,337.58
Dichita Warren	2,323.45
Kent Zadko	2,191.22
David Mellies	2,163.05
Blake Higuchi	2,096.23
James Cunningham	2,084.72
Atta Saleh	2,078.42
Joshua Stankovich	2,062.91
Dustin Dunbar	2,059.41
Leroy Martinez	1,971.57
Peggy Zanowick	1,925.10
Stephen Jubrey	1,918.72
Betty Slaughter	1,905.28
Brandon Asuka	1,899.68
Olive Faalavaau	1,877.38
Jonathan Chartrand	1,844.40
Christopher Hussong	1,823.44
Nomer Rodil	1,818.77
Matthew Dolimpio	1,818.01
Ababacar Dia	1,817.36
Stephen Patterson	1,802.86
Alfredo Salazar	1,796.12
Justin Wilson	1,795.33
Reynaldo Singson	1,741.39
Dustin Klingebiel	1,721.75
Karuna Bhatia	1,718.34
Ala Awad	1,704.14
David Popowitz	1,694.28
Michael Rome	1,678.78
Lillian Baisley	1,656.85
Lola Tatum	1,652.80
Stefano Ciamacco	1,640.31
Patrick Taylor	1,611.13
Adam Lachat	1,595.06
Stephen Hitron	1,589.71
Adrian Holloway	1,589.18
Crystal Jackson	1,570.87
Adrienne Terry	1,560.37
Jose Cruz	1,555.62
Amy Roberts	1,552.98
Jamie Rutan	1,552.54
Matthew Davis	1,550.75
Mario Chavez	1,543.61
Luciana Mosca	1,522.38
Christine Durrer	1,502.74
Daniel Walton	1,500.79
Patrick Robitaille	1,500.42
Kevin Smith	1,499.28
Bernard Reyes	1,478.77
Aaron Gilbert	1,475.61
Carolyn Gass	1,475.25
Matthew Smith	1,459.15
Sione Laungauz	1,458.25
Anthony Balsano	1,450.96

QUALIFIER	BONUS*
Luay Ghawi	\$1,450.56
Kevin Desatnik	1,448.19
Barbara Sidney-Brown	1,443.30
Jeffrey Yazwa	1,442.21
Sita Pereira	1,428.78
Danielle Jankowski	1,428.15
Ron Hallman	1,409.60
Daniel Arreola	1,405.52
Brendan Boyle	1,399.51
Maria Greene	1,399.44
Sheila Arnold	1,396.47
Adam Shusheski	1,380.79
John Ricci	1,377.51
Wilfredo Figueroa	1,377.04
Cole Schantz	1,361.67
Christine Ehlinger	1,337.00
Robert Hearn	1,328.65
Stacie Jones	1,312.54
Edward Rangel	1,308.40
Shameeka Pearson	1,308.14
Godlove Mbah	1,306.98
Autumn Hickey	1,304.30
Shaelagh Legus	1,300.54
Kevin Coleman	1,298.11
Mark Beckford	1,296.40
Dan Colton	1,294.06
Shane Wallman	1,291.82
Caroline Schurter	1,290.93
James Green	1,290.17
William Coleman-Pender	1,286.68
Maria Puru	1,286.62
Babak Zadeh	1,285.96
Jessica Chancey-Higginbotham	1,277.06
Andrew Ouellette	1,262.90
Erin Moyer	1,260.75
Ivan Rodriguez	1,255.36
Yolanda Pelayo	1,255.35
Matthew Jack	1,252.45
Yvonne Brown	1,251.46
Norma Sauls	1,234.55
Sarah Riley	1,232.46
Opeta Setefano	1,227.36
Michael Thomas	1,222.27
Lonnie Mounts	1,219.21
Daniel Davidson	1,219.19
Fotofili Namoa	1,205.88
Treasa Spain	1,203.15
John Connors	1,202.02
Alvin Hagens	1,195.86
Harold Keiser	1,192.74
Duane Robertson	1,192.00
Marcella Medeiros	1,185.13
Mathew Bunderson	1,174.63
Craig Nakada	1,173.00
Clifford Mekelburg	1,169.15
Henry Getty	1,168.03
Rashad Royster	1,165.74
Arkadi Nulman	1,153.25
Eddie Dixon	1,144.31
Donald Johnson	1,136.14
Daniel Scoggins	1,123.98
Cara Defiore	1,121.20
Keith Green	1,118.15
John Fargot	1,114.74
Howard Anderson	1,114.48
Grant Reihana	1,113.62
Ryan Nelson	1,113.37
Matthew Meronyk	1,112.69
Amanda Guthery	1,100.27
Salvatore Gallo	1,098.13
Daniel Jones	1,095.08
David Harrington	1,088.32
Timothy Watson	1,077.82
David Frissell	1,075.70
Sarah Frost	1,075.20
Toni Sanders	1,069.95
Kirk Smith	1,069.36
Brittany Smart	1,068.09

QUALIFIER	BONUS*
David Aronovich	\$1,067.84
Brock Graff	1,066.75
Roger Melton	1,063.68
Norman Hightower	1,063.40
Sheryl Patterson	1,062.75
James Hurlburt	1,062.13
Michael Lockhart	1,061.61
Mary Roadruck	1,060.88
Keith Minette	1,058.63
James Whitesell	1,041.94
Donnell Lee	1,038.52
Silafaga Kerrigan-Pele	1,037.56
Douglas Michaels	1,027.93
Lavinia Uhila	1,025.54
Timothy Velky	1,021.25
Kenneth Greer	1,020.85
Lorraine Chiasson	1,016.35
Troy Eubanks	1,012.05
Amanda Niss	1,010.16
Collin Germann	1,009.88
Richard Newman	1,007.43
Jarrod Turner	1,002.99
Tess Bliven	1,002.81
Dayquann Boyd	1,001.82
Jason Miller	1,000.33
Brett Bergman	998.07
Richard Manua	997.11
Juliya Purington	993.06
Ryan McIntosh	991.96
James Griffith	991.46
Michael Fisher	991.12
Christopher Anthony	990.46
Shawn Walker	989.50
Dillard Davis	983.57
Sonatane Vaihu	981.90
Channing Wallace	977.40
Katherine Wright	974.10
Nicole Shelton	972.64
Ali Haydari	971.26
Vanessa Garcia	964.76
Elizabeth Cazares	962.69
Kate Verhelst	958.62
Detreia Glover	958.36
Shaun McDonald	953.07
Noah Strozier	949.47
Kathy Janev	947.30
Damien Cameron	946.77
Gevorg Yanukyan	943.76
Michael Marion	938.74
Terry Knudson	938.23
Jenna Burchill	935.06
Daniel Brown	934.69
Gregory Easley	934.64
Milton Garlick	928.13
Holly Woodard	922.49
Edwin Poco	918.24
Sisilia Tangi	915.75
Sanya Hudson	908.38
Tremeika George	908.05
Yesenia Ramirez	907.47
Frederick Greene	905.43
Tyler Reed	902.02
Natalia Kiraly	901.61
Kevin Burk	898.56
Brian Tittermary	894.43
Mathew Jacob	887.85
Gwyneth Andrews	886.96
Selina Asiata	883.60
Shane Schuessler	882.07
Karen Sessing	880.93
Mike Argersinger	879.68
Kyle Yager	879.44
Willison Price	877.15
Greg Deshields	871.50
Trent Romriell	870.19
Deonica Culberson	869.23
Kurtis Ross	867.55
Linda White	864.86

New Agent Bonus

QUALIFIER	BONUS*
Linda Savod	\$188.36
Elizabeth Gomez	188.31
Juliette Benoit	187.50
Jason Berry	185.28
Thomas Scott	184.98
Akesa Lia	184.81
Jared Jablonski	184.81
Jeremy Hyatt	184.44
Rocio Hernandez	184.31
Brian Rohrer	184.26
Crystal Burns-Greene	184.26
Kyle Marano	184.00
Bryan Gravel	183.74
Donato Guerriero	183.06
Keith Kirchner	181.80
Andrew Driscoll	181.52
John Harris	181.29
Simran Bath	180.76
Jeremy Gray	180.50
Anthony Lacey	179.55
Richard Blake	179.52
Demetrius Carroll	177.61
Jay Ernst	177.45
Ann Tran	177.34
Daymond Uloth	177.00
Brett McCoy	175.81
Bekky Miyahira-Salazar	175.41
Laurie Quinn	174.11
Lisandro Gonzalez	173.52
Wade Massey	173.36
John Elgert	172.80
Matthew Krapfl	172.64
Mark Moore	170.91
Mark Segovia	168.96
Yvette Ogarro	168.18
Theresa Crone	165.76
Jason Kohlscheen	165.47
Kimberly Welch	165.32
Derrick Moore	165.17
Emmanuel Poukpa	164.83
Samuel Styve	164.25
Lisa Spohn	163.86
Clifton Horton	163.29
Anca Susan	163.27
Jackie Smith	163.03
Bianca Carrasco	162.14
Heidy Morataya	161.89
Sheryl Lanham	161.76
Alexandria Dwyer	161.21
Falaniko Ulberg	160.78
Louann Evans	160.16
Eric Johnson	160.12
Jessica Kelly	159.90
Rogelio Ramos	159.70
Sarah Vivian	157.05
Samu Pelesasa	156.28
John Dohmlo	156.23
Keisha Sandle	156.02
Stewart Whitehead	153.30
Ryan Greene	153.10
Judy Gibson	152.27
Todd Sickles	151.33
Aisha Baxter	151.02
Kelly Backus	150.92
Eric Aron	148.62
Mark McClatchey	148.14
Riad Benyoub	147.60
Jack Chaney	147.07
Jesus Cardenas	146.52
Claudia Zavala	145.94
Sharon Castellano	145.90
Justin Nevitt	145.20
Jason Nabor	145.15
Marcell Graham	144.90
Daniel Harrison	144.63
David Hollis	144.54
Altaf Karim	143.90
Michael Jones	143.68

QUALIFIER	BONUS*
Cara Calvert	\$143.00
Richard Sprigg	142.63
Michael McCombs	141.61
Linda Sapien	141.60
Tatyana Chernysheva	140.48
April Cullen	140.31
Roger Rosa	139.91
Ltanya Wilkerson	138.49
Maria Quintana	138.10
Justin O'Reilly	138.09
Shawna Dunbar	137.50
Vi Tran	137.40
Felix Berger	137.20
Alexis Mohr	136.62
Oscar Chavez	136.00
Laith Azou	135.80
Gary Glesby	135.50
Sergio Tavares	133.91
Tanya Andrews	133.86
Curcueturnia Henry	133.48
Vanz Council	132.77
Natalie Perkins	132.63
Brendan English	132.60
Christopher Zitaglio	132.03
Markita Banks	131.77
Deborah Darnell	131.48
Obafemi Ogunosunfisan	130.95
Matthew Slaydon	128.90
Cory Neville	127.93
Eric McClanahan	127.72
Victor Jones	127.26
Erna Powell	127.12
Paul Parisi	127.08
John Featherson	126.68
Zachary Wesseling	126.00
Adebimpe Akinrin	125.93
Lanez Bowman	125.45
Aaron Burke	124.79
Thomas Kelly	124.70
Carla Elkins	124.12
Lanajo Wagnon	124.10
Lorin Owen	123.50
Jarred Jones	122.92
Bonita Fabio	122.25
Michael McCarthy	121.63
Leonard Harris	121.08
Jessyka Ellsworth	119.88
Ronald Hefner	119.74
Justin LaFleur	119.32
Sharelle Lowery	119.24
Karl Weinmann	118.35
Bilal Elamin	117.60
Gloria Schultz	117.52
Patricia Brice	117.45
Mareta Wiringi	117.01
Tingting Liu	116.82
Jacob Skinner	116.44
Gregory Juste	116.18
Bryan Nason	116.10
Andrew Stinnett	116.02
Daniel Lesniak	115.53
Liviu Mercea	115.12
Kathryn DePlazes	115.10
Cassandra Williams	115.03
Troy Wheeler	114.00
Jerry Kust	112.95
Seth Maki	112.94
Susan Lehtoberman	112.54
Julie Munajim	112.52
Oleksiy Kuznetsov	112.46
Jason Dickerson	111.84
Bruce Willis	111.76
Megan Hartman	111.72
Roma Craig	111.64
Umesh Ponnampalam	111.54
Molly Bach	111.20
Sarah Malekyar	110.80
Anthony Lloyd	110.40

QUALIFIER	BONUS*
Jane Ndegwa	\$110.40
Lawrence Broniszewski	109.76
Alexander Rakita	109.10
Tin Nguyen	108.92
Johnathon Bunch	108.82
Rachel Wanden	107.76
Peter Leung	107.68
John Perry	107.53
Maribel Penrod	107.20
Alonzo Howard	107.00
Robert Hunsaker	106.88
Jake Conlee	106.78
Andrew Brinkmeyer	106.72
Chrissy Barrett	106.45
Kimberly Breuer	106.39
Joshua Hopkins	106.12
Emilio Orjuela	105.90
Nancy Estaris	105.78
Seth McKelvey	105.00
Joel Boroditsky	104.99
Amy Jones	104.61
Lisa Schaaf	104.40
Keren Brown	104.04
Jennifer Dillon	104.00
Moses Belton	104.00
Sheri Yancey	104.00
Marie France Bibeau	103.80
Joyce Bialy	103.60
Julio Carrillo	102.73
Bassa Walla	102.72
Shawn Evans	102.14
Dorothy Henkel	102.00
Garfield Vassell	101.96
Denise Lindgren	101.46
Kerrie Smith	101.40
Jellyann Escobar	101.38
Lucas Walters	101.12
Jeffrey Patenaude	100.76
Jamie Brown	100.03

Total Bonuses Paid Out
\$586,928.32

New Agent Bonus

QUALIFIER	BONUS*
Shannon Hernandez	\$404.92
Cheryl Pegues	401.88
John Jones	399.58
Lindsay White	399.32
Peter Letto	399.32
Lorenzo Burke	399.09
Alyssa Hronowski	398.88
Charles Hutchins	398.72
Sharon Joseph	398.48
Julia Jewett	398.45
Dustine Craig	398.14
Timothy Palmer	398.08
Michael Washburn	397.98
Charlie Williams	395.74
Ashley Preciado	392.67
Theresa Zanowick	392.58
Jeremy Engrav	391.37
Siosifa Filipe	390.31
Bobby Bates	389.54
Mahir Khalaf	388.03
Loralee Vasquez	387.89
William Stump	387.58
Audrey Vieth	386.81
Christopher Beckner	385.95
Michael Mansell	382.77
Pejman Madarshahian	382.32
Marchon Tatmon	381.00
Andrew Tsahakis	378.28
Gerald Hock	377.68
Christopher Murphy	376.02
Alena Palamarchuk	375.34
Dewey Lewis	375.24
James Kelly	374.96
Christian Richards	370.37
Stephanie Mullen	366.52
Michael O'Connor	364.83
William Walter	364.36
Ruth Young	362.39
Ramona Koyne	361.79
Gary Van Ert	361.61
Eric Cochran	360.88
Isaac Abnathey	360.06
David Saez	357.60
Marcelino Natividad	356.37
Debra Bell	354.54
Damien Cannaday	354.18
Alan Weissen	353.32
Theodora Wharemate	352.41
David Montgomery	352.10
Yang Wang	350.84
Jason Fikkert	349.50
Averyll West-Washington	346.97
Britany Pariente	346.78
Darryl Washington	346.77
Chaston Weber	346.46
Jessica Gowanlock	341.60
Mitchell Francis	340.82
Maura Rosado	340.50
Hardy Stewart	340.44
Meuy Saelee	339.60
Matthew Brander	339.59
Marissa Grier	338.20
Georgette Pastor	337.87
Kelly Rapp	337.66
Michelle Johnson	337.34
Marisol Villalobos	335.85
Charles Cotton	335.21
Jon Wolfer	334.89
Alejandro Gudino	332.75
Arjai Jackson	332.06
Sophie Wanjiru	328.99
James Hobgood	327.18
Tiffany Membership	326.81
Jules VanSchelt	324.50
Christina Lanzer	323.68
August Koppenhofer	321.03
Matt Wyss	320.89
Brian Fernandez	320.66

QUALIFIER	BONUS*
Theresa Misner	\$317.25
Efraim Natal	317.18
Brent Morrissey	316.66
Thaddene Spivey	315.63
Fialelei Naititi	313.70
Robert Seiber	311.08
Jennifer Chase	310.80
Lawrence Wolff	310.75
Michael Knapp	308.89
Cathy Atkins	308.86
Shakeel Kesury	308.36
Kirk Tubbs	302.99
Kenneth Kish	302.48
Melissa Schroeder	300.90
Robert Mulligan	298.88
Shaaron Belcher	297.31
David Walton	296.78
Melissa Hale	296.54
Krystal Lindsay	296.29
Todd Mileti	296.10
Brandon Fleck	295.85
Keneti Vai	295.00
Donna Foley	294.55
Wanda Richardson	294.49
Jeffrey Hagan	293.96
Atabak Noorazi	293.93
Sharon Shepherd	293.40
Joshua Patterson	292.63
Sung Kim	292.14
Brian Langemo	291.24
Duane Williams	290.47
Ann Doucette	289.06
Heather Robinson	289.00
Kevin Cremer	288.85
Chandler Sanzari	288.61
Tomynda Liddell	285.69
Michael Pett	285.63
Leonard Lee	284.86
Alicia Dominguez	283.63
Julio Arredondo	283.58
Nick Kurceba	281.61
Andromeda McClenahan	281.55
Belinda Ellis	278.84
Michael Duncan	275.18
Joshua Gitomer	274.47
Tammy Willis	273.30
Kimberly Beggs	271.23
Tom Wilson	269.27
Ruth Rollan	268.32
Robert Johnson	264.20
Jeremy Rupprecht	261.95
Johnny Yang	257.64
Judy Her	255.70
Robert Combe	255.42
Valerie Isenberg	255.30
Ashley Whitehouse	254.58
Alatina Fulutusi	253.54
Louis Paganucci	253.41
Roosevelt Stark	252.72
Johnny Johnson	252.00
Marvin Covington	251.70
Stephanie Cool	249.89
Kirk Alexander	249.24
Christine David	248.85
William Doremus	248.27
Jerod Lavert	247.85
Shellene Stephens	247.47
Mary Attie	246.64
Devron Campbell	246.58
Michael Romeo	245.21
Charles Mickens	245.17
Michael Rice	245.03
Elizbeth Teller	244.18
William Turner	243.76
Warren Mansell	243.16
Daphne Johnson	242.74
Yolanda Palmer	242.02
Donald Christie	241.94

QUALIFIER	BONUS*
Josh Chaney	\$241.63
Sara Wilson	241.27
Patrick Fung	240.48
Steven Forsberg	239.15
Michael Lindsay	238.97
Leah Larson	238.38
Mary Daly	237.42
Channie Joyner	235.94
Justin Herdzina	234.03
Lorraine Nixon	233.52
Cynthia Compton	233.00
James Parshay	232.70
John Gawinski	232.04
Lee Jeffers	231.63
Shafiq Afzal	231.41
Thomas Tenderholt	230.42
Jacob Holman	229.67
Nisreen Wright	229.08
Jason Aquilante	228.61
Rayvonne Johnson	227.39
Daniel Burnell	227.01
Ulufalo Tauai	226.06
Ana Torres	225.39
Martina Gilbert	225.16
James Ward	224.99
Dora Elmore	224.53
Fred Burkhardt	221.72
Nicolas McCarthy	220.60
Huihann Wee	220.31
Jonathan Annett	220.16
Jamie Zeigler	219.60
Phillip Nord	219.38
Stela Meloche	219.20
Karen Gardner	219.12
Stacy Taylor	218.69
Ryan Wagner	218.13
Tabari Lott	216.98
Carmela Stewart	215.52
Michael Sakiewicz	215.10
Jerry Marion	214.81
Stefanie Cao	213.32
Renee Lopez	213.20
Ashlynn Orng	213.10
Jake Sheridan	212.83
Terrance Schnarr	212.59
Joseph Cunningham	212.18
Hoang Ngo	211.40
Samuel Addo	210.91
Michael Donnelly	210.36
Stephan Siemens	209.59
William Garrett	209.46
Christopher Cohen	209.24
Michael Solomona	206.57
Yevgeniy Krasotin	205.50
Shane Thomas	205.40
Mohamed Abdelkader	202.64
Chris Charles	202.53
Susan Atherton	199.68
Gary Spatz	199.27
Natasha Hill	198.62
Jun Ma	198.60
Carlo Sgambelluri	198.05
Jonathan Branch	197.90
John-Charles Brom	197.85
Ruqaiyah Thurmond	197.34
Robert Decker	196.64
Gurmeet Kler	195.32
Adam Johnston	193.50
Frank Mangus	193.50
Irene Williams	193.29
Dorianne Smith	193.17
Stacie Amerson	192.00
Patricia Swanson	191.70
Loretta Beasley	191.15
Shirley Brackett	190.39
Andrew Tuuaga	189.82
Dmitriy Kagan	189.77
Tamara Montgomery	189.72

Retention Bonus

QUALIFIER	BONUS*
Benham Halali	\$7,763.20
Amir Sedaghat	5,004.97
Timothy Cruise	3,930.95
Robert Ulreich	3,893.35
Jose Lopes	3,874.56
Bianca Zaragoza	3,871.25
Helen Taylor	3,770.91
Max Quasem	3,740.88
Ed Olfert	3,498.30
Karen Stockwell	3,327.36
David Thornton	3,273.62
David Farraway	3,202.73
Marinela Achim	3,199.57
Karen McQuoid	3,066.13
Marc Younger	3,028.11
James Schneider	2,922.55
Ronald Friedlander	2,913.89
Paramjit Sangha	2,896.88
Kelly McDonald	2,878.93
Yvonne Hernandez	2,680.15
Scott Remmey	2,625.32
Freida Yakubov	2,564.96
Felili Maiava	2,463.32
Zachary Hart	2,328.05
David Boshard	2,321.13
Bradley Ellison	2,179.04
Samantha Chui	2,167.40
Daniel Potilechio	2,162.88
Kevin Appasamy	2,138.94
Ross Ewen	2,137.36
Joaquin Santos	2,121.68
David Jackson	2,095.96
Tammy Schroeder	2,076.22
Alex Bluhm	2,072.76
Steven Stensrud	2,036.13
Noel Ables	1,967.83
Benjamin Mancillas	1,938.66
Lynda Williams	1,922.94
Andrew Bishop	1,912.88
Hector Dessis	1,908.85
Maijargal Sukhbaatar	1,863.45
Russell Morris	1,803.64
David Ackerman	1,784.90
Eric Miller	1,782.14
Michael Snow	1,777.67
Brian Morse	1,756.45
Chad Neff	1,744.16
Brian Blair	1,714.46
Benjamin Eggen	1,688.71
Stefanos LeBrasseur	1,669.98
Allison Bankowski	1,647.57
Samson Adelufosi	1,636.76
Pamela Ladd	1,621.04
Rodney Ward	1,598.75
Beth Snow	1,597.38
Richard Carter	1,534.35
Joseph Szygiel	1,526.46
Richard Krueger	1,509.90
Bert Feldman	1,483.92
Naera Pomare	1,475.23

QUALIFIER	BONUS*
Tasha Tucker	\$1,457.41
Candace Engelson	1,446.30
Michael Perkins	1,446.18
Arthur Westergren	1,413.04
Cynthia Wilhelmi	1,367.81
Benjamin VanFossen	1,342.73
Randolph Souliers	1,340.43
Ronald Berube	1,331.03
William Gordon	1,321.90
Nestor Aramayo	1,321.69
Lily Tchen	1,320.21
Preeti Sahgal	1,315.76
Lorena Barriere	1,295.69
Randy Durazo	1,287.74
Lawrence Hauck	1,282.66
Paul Samra	1,260.86
Barbara Stillwell	1,247.52
James Palmes	1,237.56
David Solomonov	1,235.35
Maria Esposito	1,234.19
Yevgeniy Kashkin	1,232.77
Byron Paz	1,214.09
Bradley Kampmeier	1,212.88
Thomas Parker	1,211.52
Timothy Nolan	1,211.30
Willie Hayden	1,208.95
Douglas Zigby	1,206.89
Arthur Greene	1,202.88
Theodore Greer	1,188.78
Sharon Nigota	1,162.60
Michael Boyer	1,158.62
Natalie Soboleva	1,117.55
Thomas Craig	1,099.31
Edward Hanna	1,068.07
George Sturge	1,039.25
Rory Crockford	1,036.96
Sean Hall	1,011.05
David Goodman	1,004.87
Hyungjun Kae	999.69
Jesse Wise	994.55
William Rose	969.39
Saeideh Nessar Ali	964.69
Rudi Camenzind	949.65
Agatha Safford	923.04
Pat Alessi	917.90
Matthew Willrodt	917.59
Eli McKenzie	915.11
Tyler Hunt	904.65
Sami Mogannam	903.33
Herivelto Pereira	899.22
Sebastian Kazek	895.40
Shiwa Hollingsworth	890.03
Adam Kahn	883.69
Matthew Laughter	865.04
Todd O'Neill	863.79
Bradley Kincaid	859.34
Crystal Reeves	856.72
Stuart Paolino	823.81
Anthony Mele	815.66
Adam Herman	808.34

QUALIFIER	BONUS*
Joey Kennedy	\$782.13
Nancy Myers	764.98
Richard Barbour	761.53
George Lahamedjian	752.77
Larry Chick	748.78
Patricia Longenecker	740.49
James Larkin	726.70
Julie Aprahamian	671.63
Angeles Ordas	653.75
Benjamin Ainscough	653.40
Lovely Johnson	634.32
Matthew Cartwright	613.18
Rose Deacy	601.61
Natalie Linker	601.41
Kevin Wilson	599.50
Ruben Soberanes	522.24
James Dunn	510.82
Miranda Dellinger	506.38
Ryan Clarke	494.62
Steven DiChiario	476.60
Nikki Woods	461.32
Clayton Menezes	456.72

Total Bonus Paid Out

\$229,747.43

Reinstatement Bonus

November Bonus Qualifiers

Sami Mogannam	\$1,818.38	Michael Behr	\$147.00
John Bulecza	938.93	Jeffrey Canning	130.02
Balvino Cardoza	796.48	Andrea Yee	120.00
James Larkin	765.78	Vanz Council	120.00
Preeti Sahgal	594.66	Ronald Marx	117.03
Julie Wells	584.10	Benton Tong	113.76
Hank Gordon	518.58	Lorena Barriere	108.57
David Jackson	405.60	Timothy Dawe	108.09
Diana McNair	401.77	David Thornton	96.72
David Wang	391.50	Anthony Mutter	96.08
Darcie Crotteau	349.23	Thomas Soloweyko	91.02
Douglas Zigby	327.99	Mark Corkrean	88.92
Byron Paz	320.88	Allan Gilbert	84.03
Lawrence Turk	303.51	Nancy Estaris	84.00
Janette Meza	297.27	Henry Getty	82.80
Patrice Wise	294.99	Angelica Gallardo	82.43
Arthur Westergren	275.85	Heather Gonzalez	81.00
Earle Harris	275.40	Roger Melton	79.77
Carlo Bonifazi	234.96	David Melcher	78.00
Nabil Spahi	234.02	Mark Segovia	77.67
Lynda Williams	234.00	Susan Johnston	68.28
Yvonne Hernandez	221.01	Jodi MacPherson	66.96
Maijarg Sukhbaatar	217.44	Bianca Zaragoza	66.42
Matt Pflueger	211.74	Christian Okandey	65.76
Maryna Danielian	206.76	Gregory Easley	65.09
Robert Webb	202.38	John Szoka	65.01
Trisha Murphy	199.71	Lisa Dove	65.01
Patrick Parisi	188.12	Michael Solomona	65.01
Marinela Achim	183.00	Harjeet Rana	62.40
Herman Libman	179.13	Robert Lynam	59.31
Gregory Fladger	176.73	Shane Thomas	52.50
Perquida Osborne	175.65	Lee Croft	52.02
Thomas Parker	172.56	Vanessa Garcia	40.02
Max Quasem	172.50	Frances Williams	39.33
Daniel Potilechio	171.00	Eric McClanahan	39.01
Nene Emesih	170.25	David Ramirez	39.00
Cheryl Pegues	166.05	Adrian Reid-Cowell	37.01
Jenny Sample	159.99	Karen Wade	33.00
Olaf Johnson	157.74	Ann Hylton	26.01
Peter Kaplanis	157.26		
Beth Snow	156.00		
Samantha Chui	152.49		
Gaurang Pandya	150.75		
Stephen Liberto	150.00		

Total **\$17,456.20**